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ABSTRACT

The annual report by the New York State Board of Regents to the governor and legislature (as determined in Section 603 of the Education Law) presents information on state student financial aid. Over the years, the Board of Regents has reviewed the state's student financial assistance programs and made recommendations for significant changes. A description of the scope and operation of programs in the state and the results of an annual collection of student aid data to help in the planning of future directions of student aid programs is provided. Improvements aimed at the enlargement of educational opportunity are recommended. Part I looks at (1) recent developments in the state's student aid programs and (2) recommendations of the regents (revising the undergraduate Tuition Assistance Program award schedule for dependent students, increasing the maximum award for graduate dependent students, and changing the award schedule for emancipated, single undergraduate students without dependents). Part II's four sections focus on the following: the scope of state-administered student aid programs; the scope of other federal student aid programs in New York; awards and payments in the Tuition Assistance Program; and the relationship of state, federal, and international student aid programs. An appendix presents the determination of the student's award on the basis of tuition cost and financial ability. (SM)

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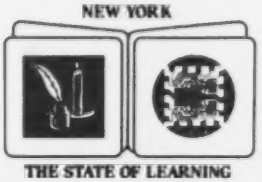
A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE ON STATE STUDENT FINANCIAL AID



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THE STATE EDUCATION DEPARTMENT
Albany, New York 12230
1987

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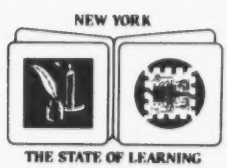
A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE ON STATE STUDENT FINANCIAL AID PROGRAMS



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Section 603 of the Education Law
(As amended by Chapter 942, Laws of 1974)

Section 603. Evaluation by the board of regents. On or before January first, nineteen hundred seventy-six, and annually thereafter on or before December first, the board of regents shall make a report to the governor and the temporary president of the senate, the speaker of the assembly, the senate finance committee, the assembly ways and means committee and the standing committees of the legislature having jurisdiction of higher education evaluating all financial assistance and loan programs established by this article, which report shall contain such recommendations as the regents may deem appropriate.

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THE UNIVERSITY OF THE STATE OF NEW YORK

THE STATE EDUCATION DEPARTMENT

OFFICE OF THE PRESIDENT OF THE UNIVERSITY

AND COMMISSIONER OF EDUCATION

ALBANY, NEW YORK 12234

November 20, 1987

To the Governor and the Legislature:

Student financial aid programs constitute an essential part of the financing of postsecondary education and in promoting access and choice. In a period of increasing attendance costs and intense competition for the allocation of governmental resources, the role of student aid programs is particularly critical. Federal and State governments, institutions, and private sources are currently providing approximately $21 billion in programs which are highly instrumental in furthering educational opportunity. New York State continues to hold a leadership position in supporting grant, scholarship, and loan programs to aid students in achieving educational goals. Financial barriers have been lowered to make educational opportunity a reality. In recent years, the Legislature has enacted substantial improvements in the State's programs.

The State-administered program of financial aid, the largest in the nation, is broad and comprehensive, providing extensive amounts of funds to large numbers of students. It includes tuition assistance grants for use in colleges and certain proprietary schools, scholarships for undergraduate, professional and graduate study, and guaranteed loans. Further, the State supports a wide network of public colleges and universities.

The present scholarship and tuition assistance grants are based on legislation of 1974 as amended in subsequent years. The legislation of 1974 established the New York Higher Education Services Corporation to centralize the administration of State financial aid programs of scholarships, grants, and loans and to coordinate such programs with those of other levels of government, particularly the Federal government. Under the law, the Higher Education Services Corporation is responsible for the issuance of award and loan payments and the Education Department retains the responsibility for selection of winners and alternates in eight programs of scholarships or academic performance awards. The law, under Section 602, provides that the Commissioner shall establish regulations governing student eligibility for student award and loan programs in the following areas:

1. Full-time and part-time attendance
2. Summer study
3. Permissible use of general and academic performance awards
4. Matriculation
5. Academic standing.

Section 607 of the law also provides that the Commissioner shall establish regulations governing institutional disclosure of information for students. Such information includes:

1. Financial aid programs
2. Educational costs
3. Refund policies
4. Instructional programs.

The Commissioner's Regulations have been revised periodically to improve the quality and administration of the programs as well as to reflect legislative changes.

Over the years, the Board of Regents has reviewed the State's student financial assistance programs and made recommendations for significant changes. Some of these recommendations formed the basis for legislative changes.

The Regents continue to review and evaluate the State's financial aid programs. Accordingly, this report contains a description of the scope and operation of programs in the State and the results of an annual collection of student aid data to help in the planning of future directions of student aid programs. The report also recommends improvements aimed at the enlargement of educational opportunity.

Respectfully submitted,

Thomas Sobol

President of The University and Commissioner of Education

PART I

Recent Developments in the Student Aid Programs Administered by the State

1. The State-administered student financial aid programs (loans and grants) for 1986-87 totaled $1,241 million, a decrease of $119.5 million from 1985-86. The 8.8 percent decrease in funds reflected, at least in part, a comparable decrease in recipients. State-funded grant programs increased $49.1 million while federally guaranteed loans administered by New York decreased $168.6 million. Additional information on components of the State-administered programs follows.

2. The Tuition Assistance Program (TAP), including the Supplemental Tuition Assistance Program (STAP), increased 11.4 percent in expenditures due to program enrichments enacted in the 1986 legislative session. Payments (TAP and STAP) increased from $360.1 million in 1985-86 to $401 million in 1986-87. Statewide, the estimated number of undergraduate TAP recipients decreased by 3,700 (1.3 percent). The City University senior and community colleges had undergraduate recipients decline by 7 percent and the SUNY community colleges had a 2 percent decline. At the SUNY state-operated and independent colleges as well as the nondegree granting schools the changes in recipients were slight, one percent or less. The proprietary colleges had a four percent increase in undergraduate recipients. The decrease in TAP recipients at the degree-granting colleges collectively was proportionate to the 1.7 percent decrease in full-time undergraduate enrollment at those colleges. It should be noted that the small decline in total undergraduate TAP recipients from 1985-86 to 1986-87 is due to the 1986 program enrichments. The Higher Education Services Corporation is projecting an 8 percent decrease, almost 23,000 recipients, between 1986-87 and 1988-89. At the graduate level there was an overall increase of 14.3 percent in recipients while enrollment increased by 2.2 percent.

3. The overall average TAP award for undergraduates increased between 1985-86 and 1986-87 by 11.0 percent, from $1,277 to $1,418. Average awards in each sector also increased (see Table 7). For graduate students, the overall average TAP award increased from $385 to $901, reflecting enriched award scales including a doubling of the maximum award from $600 to $1,200.

4. There was a decrease in Guaranteed Student Loan Program (GSLP) activity. The total amount of all guaranteed loans administered by Higher Education Services Corporation decreased from $978.1 million in 1985-86 to $809.5 million in 1986-87, about 17 percent. The number of borrowers decreased by 18 percent, from 407,018 in 1985-86 to 335,582 in 1986-87. Over the two-year period from 1984-85 to 1986-87, the number of loans handled by HESC has declined by over 108,000, representing a decrease of almost 25 percent. The Higher Education Services Corporation attributes the servicing of loan applications of State residents by out-of-state lending agencies as a factor in the decrease in loan activity handled by the Corporation. The requirement of a needs analysis for all borrowers together with extensive new verification procedures has also contributed to a decline in loan volume. However, the number and amounts of loans handled by servicers other than HESC are not known and thus it is not possible to present the total loan activity of New York State residents.

5. Under the Aid for Part-Time Study Program, colleges awarded $3.9 million to 7,169 students in 1985-86. For 1986-87, awards increased to $4.9 million and went to 7,976 students.

6. Student aid legislation in 1987 includes the following, effective 1987-88:

   A. The level of awards under the Vietnam Veterans Tuition Awards Programs was increased. The semester award for full-time study was raised from $500 to $1,000 and the semester award for part-time study was raised from $250 to $500. In addition, the time limit for determining eligibility has been extended to September 1, 1990.

   B. The program of Regents Awards for Children of Deceased Police Officers and Firefighters has been expanded to include children of deceased corrections officers.

7. Legislation in 1987 also provides for changes in the Tuition Assistance Program, effective in 1988-89.

Changes in the State income tax structure, effective for 1987, would have significantly affected TAP awards which are based on State net taxable income. The most significant effect would have been on students from families who itemize deductions on their tax return and who represent the majority of TAP recipients. With many deductions eliminated or reduced these families would find their net taxable income increased significantly and the TAP awards thus reduced significantly. Legislation was passed to adjust the TAP schedules so as to neutralize these effects as far as possible. This legislation also increased the income threshold for a maximum award or tuition from $6,500 to $7,000 and the income limit for a minimum award from $32,000 to $34,250. The 1986 Federal tax legislation requires that scholarship and fellowship funds in excess of tuition be reported as taxable income. The 1987 State legislation eliminates the requirement for purposes of TAP eligibility. A third change eliminates the requirement that students and parents report income exempt from New York State income tax or the amount of depletion allowances based on minerals, oil, gas, and standing timber. In addition, the adjustment for other family members in college has been changed. Previously, the adjustments required that other family members' attendance coincide with the same terms of the TAP recipient. The change now permits the adjustment based on any period of attendance in the same academic year.

Recommendations of the Regents

The Regents Statewide Plan for the Development of Postsecondary Education 1984 emphasizes the need to improve access for a variety of students. Student aid programs provide one means to meet this goal. Increasing tuition rates, however, lessen the impact of these programs. In the independent colleges in New York State, the average undergraduate tuition and fee charge is expected to increase at least 126 percent between 1979-80 and 1988-89. During that same period, funds, largely from tuition and fee revenue, that these colleges expend for student aid will continue to be a significant factor in the total student aid picture. The amount of these funds per full-time student is expected to reach almost $1,200 per student by 1988-89. However, despite institutional efforts and a 74 percent increase in the average TAP award, net tuition costs, that is the amount students must pay after they have received awards from institutional and State student aid programs, remain high. Rather than expanding access and choice, we may see restriction in students' ability to afford a college education. It is likely that actions at the Federal level on student aid programs will only heighten this danger. TAP awards for undergraduate students must be enriched substantially.

A second concern deals with the adequacy of the TAP award scale for graduate students who are largely dependent on loans. A third area of concern relates to single, emancipated undergraduate students; although the TAP award scale for such students was adjusted in 1986, further improvements are needed. A fourth concern involves the $200 reduction in TAP awards for students who have received four or more semesters of aid. The recipients face annual tuition rate increases while having their award reduced. This combination of circumstances contributes to increased reliance on loans. This reduction should be eliminated.

To address these concerns, the Regents recommend the following specific legislative proposals, affecting the Tuition Assistance Program (TAP):

1. The undergraduate TAP award schedule for dependent students attending degree-granting or not-for-profit institutions should be revised. Regardless of sector, students with family incomes of $7,000 or less would be eligible for the maximum award or tuition, whichever is less. The maximum award would increase from $2,850 to $3,350 or tuition, whichever is less. For the independent sector, the award would increase by $500 for students with family net taxable incomes up to $25,000. For the public colleges, tuition would be met through the $7,000 net taxable income level and the minimum award level would increase. The minimum award would increase from $350 to $400 and the income ceiling for the minimum award would be raised from $34,250 to $37,000 net taxable income.

2. For graduate dependent students, the maximum award would increase from $1,200 to $1,700. The current income ceiling of $20,000 for a minimum award of $100 would be increased to $24,500 for a minimum award of $200. Substantial award increases for all income levels in all college sectors would result.

3. For emancipated, single undergraduate students without dependents, the award schedule would be changed. The maximum award would be increased from $2,000 to $2,300, or tuition, whichever is less, and the income eligibility for the maximum award would remain at $3,000 net taxable income. The income ceiling for a minimum award would be raised from $10,000 to $11,000 net taxable income.

4. The $200 reduction in TAP awards for undergraduate students who have received four or more semesters of TAP awards would be eliminated. When the Tuition Assistance Program was established in 1974, the reduction provision was provided under the assumption that undergraduates in their last two years of study and approaching postgraduate employment should be expected to assume a greater share of attendance costs. Experience indicates that this reduction is inequitable and not justified. Undergraduates in the last two years of study have to absorb tuition increases while having their TAP awards reduced. This condition, together with the rather static level of Federal student aid support, contributes to greater use of student loans and postgraduate indebtedness.

In addition to these recommendations the Regents will recommend improvements in the Aid for Part-Time Study Program in a separate report to the Governor and Legislature in January 1988.

PART II

Section I

THE SCOPE OF STATE-ADMINISTERED STUDENT AID PROGRAMS

New York State provides an extensive program of student financial assistance designed to improve the opportunity to receive a college education. This aid encompasses scholarships based on merit, noncompetitive tuition grants scaled on family income and tuition costs, and student loans. Basically, the State-administered programs are comprised of Regents scholarships and TAP awards, which are funded by State appropriations, and guaranteed student loan programs for which loan capital is derived from private lending agencies with the loans subsidized and guaranteed by the Federal government. The terms and conditions governing these programs are carried in Articles 13 and 14 of the Education Law. The Higher Education Services Corporation is responsible for the administration of the programs.

The State's financial assistance programs began in 1913 with the establishment of the Regents College Scholarship Program for outstanding high school seniors. Scholarship awards were based then, as now, on competitive examinations. Over the years, both the numbers and the amounts of awards increased. In addition, other special scholarship and award programs were established for both undergraduate and graduate study. The State Education Department is responsible for the selection of winners in the competitive programs and the payments are administered by the Higher Education Services Corporation.

Tuition Assistance Program

In 1961, the Legislature established the Scholar Incentive award program, a noncompetitive grant program for full-time undergraduate and graduate students. The first awards were made in 1962. Within a few years, the size of the Scholar Incentive award program, in terms of numbers of students and annual expenditures, far exceeded the size of the competitive programs. In 1974, the Legislature established the Tuition Assistance Program (TAP). Under this program, New York State residents engaged in full-time study and meeting other eligibility requirements receive noncompetitive grants to help meet tuition costs. The Tuition Assistance Program replaced the Scholar Incentive Program (which had a maximum annual award of $600) with a liberal scale of awards providing a maximum annual value of $1,500, not to exceed tuition, for undergraduates. The maximum TAP award for graduate students remained $600. The $1,500 maximum was raised to $1,800 in 1978 for first-time recipients, retroactive to 1977-78, and to $2,200 in 1981-82. Commencing in 1984-85, the maximum award was $2,700 at not-for-profit institutions.

TAP award schedules for undergraduates and graduates were changed in 1986-87. The maximum award for undergraduates is now $2,850 at all degree granting and certain other not-for-profit institutions. For graduate students the maximum award is now $1,200. Illustrations of the schedules appear in the Appendix.

New Scholarship Programs

Empire State Challenger Awards

In addition to improvements in TAP, the Legislature has enacted student aid programs to encourage enrollment in certain programs of study in the professions. The first of these programs, the Empire State Scholarship and Fellowship Program for Teachers, was established in 1984. At the undergraduate level, there are 312 annual competitive awards, with 26 awards reserved for resi-

dents of each of the 12 judicial districts. Award winners receive up to $3,000 a year for tuition and fees for up to four years of full-time study. Recipients agree to teach the equivalent of one academic year for every two years of awards received. The program was run retroactively for 1984-85 as well as for 1985-86 in the initial year. At the graduate level, 200 fellowships are reserved for full-time study with 25 reserved for teachers where positions have been abolished due to enrollment declines. The one year award is for up to $4,000 to cover the cost of attendance. Recipients must agree to teach for the equivalent of one academic year. A minimum of 200 Fellowships are awarded for part-time study. Each award provides for up to $1,000 a year for attendance costs for two years of study. Recipients must agree to teach for the equivalent of one academic year. For 1986-87 there were 1,217 Scholarships and Fellowship awards with a total value of $2,420,279. Originally the awards were designated for prospective teachers in mathematics and science. Additional areas of study have been added, including bilingual education, foreign language, home economics, industrial arts, agriculture, business education, the teaching of children with handicapping condition, the teaching of English to speakers of other languages, school psychologists, and school librarians. In 1986 the term Challenger was added to the program title and the number of new full-time awards at the graduate level was increased to 450 with 25 awards reserved for teachers whose positions have been abolished. It is expected that the utilization of Empire State Challenger awards will increase as the program is phased in.

Regents Health Care Opportunity Scholarships

In 1985, new programs were established by the Legislature to increase the participation of economically disadvantaged and minority students in certain professions in which they have been underrepresented. One of these programs is the Regents Health Care Opportunity Scholarship Program. Annual awards, up to $10,000 each, are provided to minority and economically disadvantaged students in medical and dental schools. In 1985-86, 50 award recipients were selected, with 40 in medicine and 10 in dentistry. In 1986-87 there were 100 new awards, with 80 in medicine and 20 in dentistry. A total of 128 awards were held, amounting to $1,191,366. Award recipients are obligated to serve in designated shortage areas for a number of years equivalent to the number of annual awards. A second program is the Regents Professional Opportunity Scholarship Program which provides annual awards of up to $5,000 each to minority and economically disadvantaged students enrolled in programs that lead to licensure in the various professions, including law. In 1985-86, 15 awards were provided for study in veterinary medicine, physical therapy, dental hygiene, chiropractic, optometry and podiatry. Award recipients are obligated to serve in their professions for a number of years equivalent to the number of annual awards. For 1986-87, 100 awards were available for study in the above-mentioned fields as well as psychology, social work, engineering, nursing, pharmacy, law, accountancy, architecture, physical therapy, speech language pathology/audiology, occupational therapy, and dental hygiene. A total of 100 awards were held, amounting to $422,809.

Previously existing Regents scholarships in medicine, dentistry, veterinary medicine, and optometry are being phased out.

Physicians Loan Forgiveness and Health Services Corps Awards

In addition to these programs, the Legislature also established two other programs in the health care fields. One is the Regents Physician Loan Forgiveness Program which offers 50 annual awards to physicians who have completed their residencies within the preceding five years and also have agreed to serve in designated physician shortage areas. The amount of the annual award is equivalent to undergraduate and medical school loan indebtedness, not to exceed $10,000. In 1986-87 there were 89 awards amounting to $698,393. The maximum amount payable is $40,000. Recipients must serve for a number of years equivalent to the number of annual awards. A second program is the Health Services Corps Scholarship and Fellowship Program. Up to 250 annual awards, each for up to $15,000, are provided to undergraduates or graduates in health professions, such as nursing, physician assistants, physical therapy, speech language, pathology, dental hygiene, pharmacy, and occupational therapy. Each recipient must agree to work in a State-operated facility 18 months for each annual award. In 1988-89 the number of awards will increase to 500.

Loan Programs

The Higher Education Services Corporation also administers the Federal Guaranteed Student Loan Program. While the program is State-administered, it is governed by Federal statute and regulations. The Corporation guarantees loans made by the financial institutions, and the Federal government pays the interest of 8 or 9 percent while the student is enrolled, provides special allowances to the lending institutions and subsidizes certain administrative costs of the Corporation. During the repayment period after termination of study, the student repays the principal plus interest. Since September 1983, new borrowers have been charged 8 percent, while other borrowers are still charged 9 percent. In the

fifth year of repayment, the interest rate increases from 8 to 10 percent. Dependent undergraduate students attending New York postsecondary institutions may receive annual loans up to $2,625 for the first two years and up to $4,000 for the last two years, not to exceed an aggregate of $17,250. Graduate and professional students may borrow up to $7,500 a year subject to a limit of $54,750 for combined undergraduate and graduate study.

Two additional guaranteed loan programs were modified by the Higher Education Amendments of 1986. Supplemental Student Loans are available to financially independent undergraduates or graduate students. Students may borrow up to $4,000 a year with an aggregate total of $20,000. The maximum interest rate is 12 percent and may be less, based on the U.S. Treasury bill rate. Parent Loans for dependent undergraduate and graduate students have the same annual and aggregate loan limits and interest rates as the Supplemental Student Loans.

Other Programs

There are numerous other programs which provide financial assistance to students that are not covered by Articles 13 and 14 of the Education Law. These include waiver programs at the State and City Universities, the State University Supplemental Tuition Award Program, the City University Supplemental Tuition Award Program, special State-funded opportunity programs for disadvantaged students in the independent and public colleges, and institutionally funded student assistance programs. All of these programs are administered by institutions and are not covered in this report, except that expenditures are reported in Section IV. In addition to various student aid programs, the State provides assistance to residents of the State who have full-time dependents in postsecondary education. The Tuition Deduction Plan permits the taxpayer to deduct, for State income tax purposes, the lesser of one-half of tuition paid for a dependent in an institution within the State (less any TAP awards) or $1,000. The Parent's and Student's Savings Plan (PASS), which provided for a tax-deferred higher education fund, was eliminated in recent State tax reform legislation.

Scholarship, Grant, and Loan Programs

Table 1 shows the types of student aid and numbers of new scholarship and grant awards in 1986-87 as well as the total number of student loans. These data are for the programs which are required by Section 603 of the Education Law. Section II covers additional programs at the Federal level.

Total Annual Financial Assistance to College Students Through State Administered Programs

As *Table 2* indicates, the student financial aid programs administered by New York State totaled $1.24 billion in 1986-87. During that year, they provided over 348,000 scholarships and grant awards and about 336,000 loans. The total expenditures of $1.24 billion represent a decrease of about 8.8 percent from 1985-86. The decrease in loans processed by the Higher Education Services Corporation is discussed elsewhere in this report. TAP expenditures increased in 1986-87 as a result of program enrichments created by 1986 legislation.

Table 1
State-Administered Student Aid Programs
Types of Aid and Numbers of Awards
At Institutions with Approved Programs of Study

	# of Awards 1986-87	Amt. of Annual Award	Term of Award in Years
Noncompetitive Awards			
Tuition Assistance Program Awards[1]	287,096	$100-2,850	4 to 8
Child-of-Veteran, Police Officer and Fire-Fighter Awards	779	450	4 or 5[3]
Aid for Part-Time Study	7,976	100-2,000	8 or 10[4]
Vietnam Veteran Awards	674	250-500	4 or 5[3]
	296,525		
Scholarships for High School Seniors (New awards)			
Regents College Scholarships	25,600	250	4 or 5[3]
Basic Nursing Scholarships	800	250	4 or 5[3]
Cornell University Scholarships	61	100-1,000[2]	4
Empire State Scholarships of Excellence	1,000	2,000	4 or 5[3]
	27,461		
Other Scholarships and Fellowships (New awards)			
Lehman Fellowships	30	4,000-5,000	4
Empire State Challenger Scholarships and Fellowships	962	1,000-4,000	1 to 4
Health Care Scholarships	50	1,000-10,000	1 to 4
Regents Professional Opportunity Scholarships	15	1,000-5,000	1 to 4
	1,057		
The student loan program, 1986-87[5]	335,552	2,625-7,500	

[1] Data reported in Higher Education Services Corporation Budget Request for 1988-89 and includes recipients of Supplemental Tuition Assistance Program Awards.

[2] Awards are administered and funded by Cornell University and provide for tuition reduction.

[3] Awards may be held for five years if the academic program requires more than four years for completion.

[4] Awards may be held for eight years of part-time study, or ten years if required by the program.

[5] The number include 26,791 Parent and Supplemental Loans.

Table 2
State-Administered Student Aid Programs
Payments and Aid Recipients
1985-86 and 1986-87[1]
At Institutions with Approved Programs of Study

	Recipients		Amts. in millions		Percent Change in Amount
	1985-86	1986-87	1985-86	1986-87	
Tuition Assistance Program Awards	289,543	287,090	$360.1	$401.0[2]	11.4
Regents Scholarships, Fellowships, Other Awards[3]	62,014	61,405	22.3	30.5	36.8
Student Loans[4]	407,018	335,552	978.1	809.5[5]	-17.2
Total[6]	758,575	684,053	$1,360.5	$1,241.0	-8.8

(1) Data reported in Higher Education Services Corporation Annual Report for 1986-87 and the HESC 1988-89 Budget Request. For other Federal student aid programs (not State-administered) see Section II.

(2) The totals for 1985-86 and 1986-87 awards include $6.5 million and $6.5 million respectively from the Federal State Student Incentive Program.

(3) For listing of other awards see Table 1.

(4) Only loans processed by the Higher Education Services Corporation. Does not include loans processed by other servicers, the number and amounts of which are not known.

(5) The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes $69.5 million for two supplemental programs, Parent and Supplemental Loans.

(6) Total contains duplicated numbers of recipients (students who are receiving assistance from more than one program).

The Scope of Other Federal Student Aid Programs in New York

Students in the State's postsecondary institutions also participate in various Federal need-based student aid programs in addition to the Guaranteed Student Loan program previously described. There are four major programs, three of which are administered by the colleges. The college-administered programs are the Perkins Student Loan Program (formerly National Direct Student Loan Program), the College Work Study Program (CWS), and the Supplemental Educational Opportunity Grant Program (SEOG). The colleges receive annual allocations of funds, based on reviews of their requests and Federal allocation formulas, and distribute the funds on the basis of need. There is also a national entitlement program for undergraduates, the Pell Grants. In this program, the student applies, typically through the application used for the campus-based programs, to an agency under Federal contract which issues eligibility certificates to students. The students decide where they will use their awards, and the certificates are then the basis for credit or cash towards educational expenses. The campus financial aid officer is responsible for "packaging" or combining various Federal, State, and institutional awards so they may meet, but not exceed, the student's financial need.

Postsecondary Student Assistance Amendments of 1981

In 1981, Congress enacted the Postsecondary Student Assistance Amendments which limited or reduced the expansion of programs provided for under the Higher Education Amendments of 1980. The changes included limitation of GSL eligibility through a financial needs test where the adjusted family income exceeds $30,000, an origination fee of 5 percent of the loans, the establishment of Auxiliary Loans to Assist Students (ALAS), raising the interest rates on NDSL loans from 4 to 5 percent, reducing the award scale and appropriations for Pell Grants, and reducing appropriations for the three campus-based programs (NDSL, SEOG and CWS).The GSL program changes did not have a major impact in the academic year 1981-82 as they became effective in October 1981, after most students had taken their loans for the year.

Distribution of Federal Aid Funds

Table 3 shows distributions of funds under the four major Federal programs, excluding Guaranteed Student Loans (discussed in previous sections of the report), for the two most recent years. It should be noted that the totals for each year of the campus-based programs are understated because the full amounts of the Perkins and CWS Programs are not available for both years (in Section IV the full amounts for degree-granting institutions are displayed). For example, the Perkins allocations represent Federal capital contributions. The amounts do not

Table 3
Other[1] Federal Student Aid Funds in New York State
By Program
1985-86 and 1986-87[2]
At Institutions with Approved Programs

	1985-86 Amount (in millions)	1986-87 Amount (in millions)
Pell Grants	$416.9	$375.5
Supplemental Educational Opportunity Grants	$ 32.2	$ 30.7
Perkins Student Loans[3]	$ 15.4	$ 16.9
College Work Study[4]	$ 47.9	$ 45.8
Total	$512.4	$468.9

[1] Other than those administered by New York State, namely student loans.

[2] Data from Office of Student Financial Assistance, United States Department of Education. Amounts for 1986-87 are based on preliminary estimates. Institutional contributions are not included in the amounts for the Perkins Student Student Loan and College Work Study Program. Also, Perkins Student Loan figures do not include cash on hand or funds from repayments which are available for relending.

[3] The amount represents Federal Capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans, and cash on hand.

[4] The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus, nonprofit employers. The State subsidized institutional contributions in the amount of $8.2 million in 1986-87. The State provided $2.0 million and $.8 million to SUNY and CUNY, respectively, and $5.4 million to independent colleges through the College Work Study Reimbursement Program.

include institutional capital contributions of one-ninth the Federal allocation, nor do they include funds from collections of previous loans or cash on hand. Thus the funds available for loans exceed the amounts listed. The CWS allocations do not include an additional minimum 20 percent capital contribution from institutional or off-campus (nonprofit) employers. Some institutions are able to obtain higher proportions of off-campus contributions. The SEOG funds will require capital contributions in 1989.

The total amount of $468.9 million for the four programs in 1986-87 represents an overall decrease of 8.5 percent from 1985-86. The total funding for the three campus-based programs (SEOG, Perkins and CWS) showed a decrease of $2.1 million in 1986-87. The changes in the amounts for these programs reflect changes in Federal allocations. The estimated decrease in Pell Grants appears to be the result of the linear reductions in awards due to insufficiency of Federal funds. Table 10 shows a decline in Pell Grant recipients at degree-granting institutions. The Pell Grant expenditure figure for 1986-87 represents the level of October 1986. It may be adjusted as institutional reports are completed. As shown in Section IV, however, a significant increase is estimated for 1987-88. Overall, the relationship of the campus-based funding to Pell Grants funding changed slightly for the two years; in 1985-86 the campus-based funds equalled 23 percent of the Pell Grants and for 1986-87 represented 25 percent of the grants.

The Federal campus-based and Pell Grant programs are not duplicative of TAP awards. The campus-based aid supplements the Pell and TAP awards in meeting all educational costs. The TAP award is limited to tuition and the Pell Grant presently may not exceed 60 percent of educational costs.

The foregoing data on the Federal programs provide a dimension of comparison with the State-administered student aid programs. The combined amount of Federal student aid for the four programs in 1986-87 of $468.9 million represents about 27.4 percent of the total financial aid available to students in the State from major Federal and State programs in that year.

An additional new Federal program, administered by the Education Department and the Higher Education Services Corporation, was initiated in 1986-87. It is the Congressional Teacher Scholarship Program renamed the Paul Douglas Teacher Scholarship Program) which has the purpose of encouraging outstanding high school graduates (those who rank in the top 10 percent of their graduating classes) to pursue teaching careers in elementary and secondary schools. Recipients must teach two years for each year of scholarship assistance. The fields of academic study for which awards will be made are similar to those designated for the Empire State Challenger awards. The new scholarship program provides an award of up to $5,000 a year, for up to four years, to cover costs of attendance. An appropriation of $700,000 was provided to cover 148 awards, for 1986-87.

A more comprehensive review of the relationships of Federal, State, and institutional aid programs is presented in Section IV of Part II of the report. In that section the annual student aid data collection program of the Development's Higher Education Data System (HEDS) is augmented by data reports from the Higher Education Services Corporation. Through HEDS, postsecondary degree-granting institutions furnish information about institutional and Federal programs. Reports from the Corporation provide data on State-administered programs.

Congress enacted legislation in 1986 that reauthorized the Higher Education Act for five years. Included in the legislation are a number of changes in the Title IV student aid programs. The major changes include the following:

1. Guaranteed Student Loan Program
   a. The aggregate undergraduate loan limits are increased from $12,500 to $17,250. Graduate students may borrow up to $7,500 annually, instead of $5,000. The aggregate limit for undergraduate and graduate loans is increased from $25,000 to $54,750.

   b. For loans in repayment, the interest rate is increased from 8 to 10 percent in the fifth year of repayment.

   c. The special allowance rate for lenders is reduced from 3.5 percent to 3.25 percent.

   d. Financial needs analysis is required of all students, instead of only those whose family income exceeds $30,000.

   e. Parent and Supplemental loan limits are increased from $2,500 to $4,000 for undergraduates and from $3,000 to $4,000 for graduates.

2. Pell Grants
   a. The maximum grant is authorized to increase from $2,100 to $2,300 or 60 percent of attendance costs, with annual increments of $200.

b. Less than half-time students may qualify for a Pell Grant in 1990.

3. National Direct Student Loans

   a. The aggregate loan limit for undergraduates is increased from $6,000 to $9,000. For graduate students the aggregate limit is increased from $12,000 to $18,000 including undergraduate loans.

   b. Repayment for new borrowers will begin nine months after graduation instead of six months.

   c. Institutions are required to give priority to students with "exceptional need."

   d. Renamed the program "Perkins Loans" after Carl D. Perkins, the late chairman of The House Education and Labor Committee.

4. College Work-Study

   a. Increases the portion of Federal funds that the college must match from 20 percent to 25 percent in 1989-90 and to 30 percent in 1990-91 and thereafter.

   b. Students in proprietary schools are eligible to participate but only in on-campus jobs related to educational goals.

   c. Allows colleges to use some funds to aid student-semployed by profit-making organizations and to finance job-placement programs.

5. Supplemental Educational Opportunity Grants

   a. The maximum annual grant is increased from $2,000 to $4,000.

   b. Institutions are required to give priority to students with "exceptional need."

   c. Requires colleges to match 5 percent in 1989-90, 10 percent in 1990-91 and 15 percent in 1991-92 and thereafter. There are no matching requirements now.

Section III

Awards and Payments in the Tuition Assistance Program

The 1985-86 academic year marked the second year of revised TAP award scales for undergraduate recipients initiated in 1984-85. For students attending not-for-profit institutions, the maximum award was $2,700 or tuition, whichever is less. For students at proprietary institutions, the maximum award was $2,200 or tuition, whichever is less. As noted in Part I, new award scales are in effect for 1986-87. The award scales are illustrated in the Appendix.

As indicated in *Table 4*, the overall number of undergraduate TAP recipients decreased by 1.3 percent between 1985-86 and 1986-87. The most significant changes in number of undergraduate TAP recipients changed were at the City University (–6.9 percent) and the proprietary colleges (+3.8 percent). As can be seen in *Table 5*, full-time undergraduate enrollment decreased at all of the degree-granting colleges. At the graduate level the number of recipients increased by 11.8 percent, and graduate enrollment increased in all sectors.

Despite the decrease in the numbers of recipients, the distribution of undergraduate recipients between public and nonpublic institutions remained about the same; about 55 percent of the recipients were in the public sector.

Utilization rates by sector and level

Utilization rates indicate the proportion of full-time students who are TAP recipients. These rates are shown by sector and level in Table 5 for degree-granting institutions. The rates are, of course, affected by a number of factors which control eligibility for awards.These factors include the numbers or proportions of students who are not residents of the State, whose family incomes exceed those prescribed for TAP eligibility, or who otherwise do not meet award eligibility requirements.

Table 5 indicates utilization patterns for the two-year period. Utilization rates increased in all undergraduate sectors except at City University. At the graduate level, there were also increases in all sectors.

Table 6 provides a distribution of TAP awards by sector and level for 1985-86 and 1986-87. The proportions of total payments, graduate and undergraduate, among the sectors remained about the same. The public institutions' share decreased 1.8 percent to 35.4 percent, the independent colleges' share increased .4 percent to 43.9 percent and the "Other Schools" category, mainly proprietary institutions, had its share increase 1.4 percent to 20.6 percent. The proportion of payments at nondegree schools declined 2.8 percent.

Average awards

The changes in average awards between 1985-86 and 1986-87 are shown in *Table 7*. The substantial increases in all sectors and levels can be attributed to the enriched award scale in effect for 1986-87.

* * * * * *

The establishment of TAP in 1974 had the purposes of providing larger amounts of tuition assistance to all eligible students and, through a much higher maximum award than under the predecessor Scholar Incentive Program, facilitating choice as well as access.

During part of the period in which the Tuition Assistance program has grown, the various Federal student aid programs also expanded as larger numbers of students have received aid, particularly through the Pell Grants and GSLP programs. Since 1981 Congressional action, however, the level of growth in Federal programs has declined. The future of Federal programs is uncertain, in terms of funding levels and decisions on reauthorization. Under these circumstances, TAP becomes an even more important resource.

Table 4
Number of TAP Recipients by Sector and Level
1985-86 and 1986-87[1]
At Institutions with Approved Programs

	1985-86		1986-87		
	Number	Percent of Total[2]	Number	Percent of Total	Percent Change 1986-87[2]
Undergraduate	278,871	100.0%	275,162	100.0%	-1.3%
State University	94,033	33.7%	93,715	34.1%	-0.3%
State-operated	54,308	19.5%	54,860	19.9%	1.0%
Community Colleges	39,725	14.2%	38,885	14.1%	-2.1%
City University	61,143	21.9%	56,945	20.7%	-6.9%
Senior Colleges	35,568	12.7%	33,229	12.1%	-6.6%
Community Colleges	25,575	9.2%	23,716	8.6%	-7.3%
Independent Colleges	83,222	29.8%	83,648	30.4%	0.5%
Other Schools	40,473	14.5%	40,854	14.8%	.9%
Proprietary Colleges	16,610	6.0%	17,234	6.3%	3.8%
Proprietary-Non-Deg.	22,398	8.0%	22,337	8.1%	-.7%
Other	1,465	0.5%	1,283	0.5%	-12.4%
Graduate	10,672	100.0%	11,934	100.0%	11.8%
State University	3,889	36.4%	4,186	35.1%	7.6%
City University	908	8.5%	1,118	9.4%	23.1%
Independent Colleges	5,875	55.1%	6,630	55.6%	12.9%
TOTAL	289,543		287,096		-.8%

[1] Estimated number of TAP recipients reported as annual average of recipients in the Higher Education Services Corporation Budget Request for 1988-89.

[2] Detail may not add to total due to rounding.

Table 5
Utilization Rates for TAP Recipients by Level of Enrollment and Type of Institution [1]
Degree-Granting Colleges

	1985-86 Enrollment (Full-Time)	TAP Recip. as % of Enrollment	1986-87 Enrollment (Full-Time)	TAP Recip. as % of Enrollment	Percent Change in Enrollment
Undergraduate	551,736	46.5	542,302	46.6	-1.7
State University	209,850	44.8	207,008	45.3	-1.4
State-operated	126,710	42.9	126,102	43.5	-.5
Community Colleges	83,140	44.7	80,906	48.1	-2.7
City University	98,383	62.2	94,548	60.2	-3.9
Senior Colleges	63,147	56.3	60,831	54.6	-3.7
Community Colleges	35,236	72.7	33,717	70.3	-4.3
Independent Colleges	221,197	37.7	219,619	38.1	-.7
Proprietary Colleges	22,306	74.5	21,127	81.5	-5.2
Graduate	70,954	15.1	72,514	16.5	2.2
State University	15,827	24.6	16,542	25.3	4.5
City University	5,498	16.6	5,939	18.8	8.0
Independent	49,629	11.9	50,033	13.3	.8

[1] Enrollment reported by the State Education Department for Fall 1985 and Fall 1986. Presentation excludes nondegree-granting proprietary schools and other nondegree schools.

Table 6
TAP Payments by Sector
1985-86 and 1986-87[1]
At Institutions With Approved Programs

	1985-86		1986-87	
	Amount (in millions)	Percent of Total[2]	Amount (in millions)[2]	Percent of Total[2]
Undergraduate	$ 355.9	100.0	$ 390.2	100.0
State University	75.9	21.3	82.9	21.2
State-operated	45.6	12.8	49.3	12.6
Community Colleges	30.3	8.5	33.7	8.6
City University	56.8	15.9	55.4	14.2
Senior Colleges	32.0	8.9	31.4	8.0
Community Colleges	24.8	7.0	24.1	6.2
Independent Colleges	154.9	43.5	171.4	43.9
Other Schools	68.4	19.2	80.4	20.6
Proprietary Colleges	29.0	8.1	40.2	10.3
Proprietary-Non-Deg.	37.7	12.6	38.4	9.8
Other	1.7	0.5	1.8	0.5
Graduate	4.1	100.0	10.8	100.0
State University	1.5	36.6	3.9	36.1
City University	0.4	9.8	.9	8.3
Independent Colleges	2.2	53.6	6.0	55.6
TOTAL	$ 360.1		$ 401.0	

[1] Estimated amounts reported in the Higher Education Services Corporation Request for 1988-89.

[2] Detail may not add to total due to rounding.

Table 7
Average TAP Awards by Sector and Level of Study
At Institutions With Approved Programs

	Average 1985-86	Amounts[1] 1986-87	Percent Change
Undergraduate	$1,277	$1,418	11.0
State University	807	885	9.7
State-operated	839	898	7.0
Community Colleges	763	868	13.8
City University	929	973	4.7
Senior Colleges	900	945	5.0
Community Colleges	969	1,012	4.4
Independent Colleges	1,861	2,049	10.1
Other Schools	1,689	1,969	16.6
Proprietary Colleges	1,745	2,333	33.7
Proprietary-NonDegree	1,682	1,721	2.3
Other	1,157	1,386	19.8
Graduate	$ 385	$ 906	135.0
State University	389	923	145.0
City University	399	884	121.5
Independent Colleges	380	899	136.6

[1] Derived from Higher Education Services Corporation Annual Report for 1985-86 and the HESC Budget Request for 1988-89.

Section IV

The Relationship of State, Federal, and Institutional Student Aid Programs

The major State and Federal student aid programs in New York provided over $1.7 billion to students in 1986-87. Supplementing this assistance, of course, are funds from other governmental programs as well as institutional funds. This assistance, in all its various forms, has a considerable impact on student access and choice. Student assistance programs are a major element in the funding of postsecondary education. On the Federal level, considerable attention accompanies proposals or actions relating to program changes.

For 1987-88, there will be changes in the level of expenditures for Federal programs. Table 8 provides an estimate of Federal and State expenditures for 1987-88 as well as comparison with 1986-87. In the case of Pell Grants, there will be an increase, based on an estimate of the State's share of the national appropriation. The campus-based programs (Perkins, CWSP and SEOG) will increase by an estimated $2.4 million. The estimate for the GSL Program includes $746.3 million for regular guaranteed loans and $112.8 million for Parent's and Supplemental Loans. Expenditures for the Federal programs will increase by an estimated $99.7 million or 7.8 percent.

At the State level, estimated TAP expenditures will decrease as the number of undergraduate recipients declines. The increase in funds for Regents Scholarships and Other Awards reflect expansion of professional opportunity programs and a continued appropriation of $11.0 million for the Aid for Part-Time Study Program. As a result of these changes, State program authorizations will increase by $6.3 million or 20.6 percent.

The estimated 1987-88 expenditures in *Table 8* indicate a total increase of about 5.2 percent. The actual utilization in Pell Grants and GSLP loans will largely determine the accuracy of the overall estimate. The overall reduction in State programs is offset by increases in Federal programs.

The effects of changes enacted in student aid programs, and the possibility of further changes, will be felt during the balance of the 1980s when the postsecondary educational environment will also be affected by changes in enrollments and escalating attendance costs. This period will likely be characterized by intensified pressure on one hand to limit public expenditures for student aid programs while counter-efforts seek to hold or raise levels of assistance as institutions struggle with fixed cost items, inflation, and declines in enrollments and tuition income.

In recent years there has been increasing concern about the accuracy of information on which student aid under the Pell and campus-based programs is based. In March 1985 the Department of Education issued regulations establishing verification or validation requirements. The institutions are responsible for verifying, for selected samples of students, such items as income, Federal income tax paid, household size, number of family members enrolled in postsecondary education, independent student status and untaxed income and benefits. Standards for documentation were included in the regulations.

The verification requirements were subsequently extended to the Guaranteed Student Loan and Federal campus-based programs for 1986-87. While verification requirements are necessary in order to promote program integrity, the extensive documentation requirements have created serious administrative problems at the colleges, leading to delays in the processing of student aid accounts. In addition, guaranteed student loan payments must be disbursed in two or more installments (depending on the college academic calendar) if the amount of the loan is for $1,000 or more and the enrollment period exceeds six months.

The reliance on student loans continues. The amounts for the guaranteed student loan program and Perkins Student Loans, as shown in Table 8, equal 48.7 percent of the total amount of aid. Data for 1984-85 from the Higher Education Services Corporation indicate that students with baccalaureate degrees commence postgraduate employment or study with average indebtedness of $5,800 to $8,400. For graduate students the level of indebtedness ranges from $7,800 to $23,000. These levels of indebtedness have serious implications for career choices and consumer spending patterns.

The majority of GSL borrowers are in the lower family income levels. Table 9 shows the 1986-87 income levels of student borrowers, as provided by the Higher Education Services Corporation. About 69 percent of borrowers are from families with incomes of $30,000 or less. Middle income families between $30,000 and $40,000, represent 12.2 percent of the borrowers.

Table 8
State and Federal Estimated Student Aid Expenditures in New York State 1986-87 and 1987-88 State-Administered and Federal Programs

Program	Amount (estimated in millions)		Percent Change in Amount
State	*1986-87*	*1987-88*	
Tuition Assistance Program[1]	$394.5	$ 376.9	-4.5%
Regents Scholarships and Other Awards	30.5	36.8[6]	20.6%
TOTAL	$425.0	$413.7	-2.7%
Federal			
Pell Grants	$ 375.5	$ 423.2	12.7%
Supplemental Educational Opportunity Grants	30.7	31.3	1.9%
State Student Incentive Grants[2]	6.5	6.5	0.0%
Guaranteed Student Loans[3]	809.5	859.1	6.1%
Perkins Loans[4]	16.9	16.9	0.0%
College Work Study[5]	45.8	47.6	3.9%
TOTAL	$1,284.9	$1,384.6	7.8%
Grand Total[6]	$1,709.9	$1,798.3	5.2%

[1] The totals include Supplemental Tuition Assistance Program awards.

[2] This Program supplements the State expenditures for the Tuition Assistance Program. Total Tuition Assistance Program expenditures total $401.0 million for 1986-87 and an estimated $383.4 million for 1987-88.

[3] The amount represents the loan capital, money made available by private lenders as a result of governmental guarantees and subsidies. It includes Parent and Supplemental Loans.

[4] The amount represents Federal capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

[5] The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus and nonprofit employers.

[6] Total also includes funds for programs of tuition aid for part-time students, tuition awards for Vietnam Veterans, Empire State Scholarships, Regents Health Care Scholarships, and Regents Professional Opportunity Scholarships.

While student loans are an important source of student aid, it is important that students from lower income families receive sufficient amounts of grant aid to preclude excessive loan burdens.

Although State and Federal programs have obviously succeeded in promoting access and choice, they are characterized by a considerable lack of planned coordination and the use of different funding mechanisms, financial needs tests and application procedures. The conditions are largely the result of the fact that the major government aid programs were established at different times for different purposes without an underlying or unifying rationale. It is because of these conditions that it is difficult to perceive how the State and Federal programs mesh. The lack of coordination also creates a situation in which the State has not had important data on how the Federal programs contribute to access and choice, particularly with respect to family incomes, the relationship between grants, loans and part-time employment, the extent to which such aid meets total expenses and the amounts and kinds of assistance received by part-time students as well as full-time students. In order to understand the effectiveness of State award programs it is necessary to obtain and analyze data on the Federal and State programs and relate the Federal effort to that of the State.

As indicated in Section II, the Department has initiated the collection of data on major governmental programs as well as those funded by the institution. Data on Federal and institutional programs are supplied by the institutions through the use of a survey in the Department's annual Higher Education Data System (HEDS) collection. Additional data on State-administered programs are provided by the Higher Education Services Corporation and offices in the Department. The data collection now covers 1980-81 through 1985-86. The analysis of information collected on an annual basis will permit a better understanding of Federal, State, and institutional programs and the consideration of alternative arrangements of programs and costs. A review of the three most recent years' data begins following *Table 9*.

Table 9
Income of New York Student Loan Borrowers Federal Adjusted Gross Income
1986-87

Income Level	Percent
$10,000 or less	34.2
10,001-20,000	18.7
20,001-30,000	15.9
30,001-40,000	12.2
40,001-50,000	9.1
50,001-60,000	5.4
60,000 and over	4.5

Source: Higher Education Services Corporation Annual Report for 1986-87.

Student Financial Aid Programs in New York State Summary Data from Higher Education Data System Degree-Granting Colleges 1983-84, 1984-85, and 1985-86

The tables in this section provide a perspective on the distribution of various governmental and institutional aid programs for three years at degree-granting institutions. Under HEDS, data are not collected from non-degree institutions such as registered business schools. *Tables 10-19* provide a Statewide report, by sector, of the amount of aid and numbers of recipients by program and level. *Tables 20-24* show the various proportions of aid by program and level. *Tables 25-29* report average aid amounts, by program and level. TAP recipients data, where shown, are on a headcount basis, as opposed to other sections of the Report which show annual average recipients.

In reviewing the data for three years, several conditions should be noted. First, although the response rate for submission of student financial aid data is about 96 percent, the lack of reports from several institutions reduces the volume of activity displayed in the various tables. In addition, several institutions are unable to match numbers of recipients with institutional funds. As a result, the reporting of average awards in Tables 25-28 is adjusted to exclude such entries. A few institutions cannot separate undergraduate and graduate expenditures and such data are excluded.

Observations

A. General characteristics of aid distribution, as displayed in Tables 10-19.

1. Undergraduate students received 77 percent or $1.7 billion of the approximate $2.2 billion in major student aid sources in 1985-86, about the same proportion as in 1984-85, when total aid amounted to $2.2 billion.

2. Undergraduates, on a statewide basis, received more aid from grants and scholarships (56.8 percent) than from loans (37.5 percent). Part-time employment accounted for 4.8 percent of aid in 1985-86. For 1984-85 the respective percentages were 55.7, 38.5 and 5.6.

3. Graduate students received a majority (52.5 percent) of aid from loans, with grants (25.6 percent) and part-time employment (21.8 percent) accounting for the remainder. The corresponding percentages in 1984-85 were 53.8, 24.0 and 22.1. Total aid increased from $500.7 million to $519.1 million.

4. At the undergraduate level, students in the independent sector received slightly more than one-half of all aid (54.7 percent) in 1985-86. In the public college sector, SUNY students received 26.0 percent and CUNY students received 13.6 percent. The remainder, 5.7 percent, was held by students in degree-granting proprietary colleges. In 1984-85 the respective proportions were similar.

5. At the graduate level, students in the independent sector received three-quarters (76 percent) of all aid. SUNY graduate students received 20.5 percent and CUNY students received 3.4 percent. For 1984-85 the proportions were similar.

B. Changes between 1984-85 and 1985-86.

Aggregate amounts of aid for the combined sectors increased in 1985-86 at both undergraduate and graduate levels, from about $2.17 billion to $2.23 billion, with changes occurring in all of the major categories. Examples of these variations include the following:

1. The total amounts for grants increased for all sectors and levels. Institutional grants increased in all sectors. TAP amounts decreased in all sectors. All sectors experienced increases in amounts of Pell Grants.

2. The volume of student loans increased in all sectors and levels except at the SUNY and independent undergraduate levels.

3. Student assistantships, which account for relatively small proportions of total aid, increased on an aggregate basis. At the independent graduate level there was a slight decrease. Student assistantships are often funded by a mix of institutional and government funds.

4. Funding for other part-time employment increased on an aggregate basis at the graduate level but decreased at the undergraduate level.

On an aggregate basis, student aid resources increased in 1985-86 at both undergraduate and graduate levels and in all general categories of aid.

C. General characteristics of aid by program source, as shown in Tables 20-24.

1. At the undergraduate level in 1985-86, institutional sources of grants, scholarships, loans (excluding the NDSL share), and employment accounted for only 17.1 percent of all sources. In the independent sector, where institutional aid is most prevalent, 27.7 percent of all aid is from institutional sources. External (nongovernmental) grants, which are not directly controlled by the institutions, account for 1.2 percent of all aid for all institutions.

2. For the graduate level, institutional sources accounted for slightly more than one-quarter of all aid (25.9 percent) in 1985-86. In the independent sector the proportion was 28.9 percent.

3. The utilization of State and Federal government programs in 1985-86 varies greatly among the sectors, as follows:

	SUNY	CUNY	Indep.	Prop.
Undergraduate		*Percent of aid*		
Federal	27.3	44.2	16.5	22.3
State-Administered (includes GSL)	64.8	50.1	50.7	75.0
Graduate				
Federal	4.8	3.5	9.6	.6
State-Administered	37.2	75.0	44.0	64.8

Aid through student assistantships is excluded in the table above as it is derived from institutional and government sources. Perkins funds are also excluded because of the mix of institutional and Federal funds.

4. The utilization of grants and loans in 1985-86 varies considerably among sectors at both undergraduate and graduate levels. For example, at the undergraduate level, grants as a proportion of all aid range from 48 percent at SUNY to 73.1 percent at CUNY. The proportions of grants and loans at independent institutions are relatively close to the average of all sectors, whereas loans constitute about 43 percent of undergraduate funds at SUNY and 24 percent at CUNY. Graduate students are heavily dependent on loans. At CUNY, loans account for 84 percent of all aid and at independent and SUNY colleges the proportions, respectively, are 54 and 41 percent. Student assistantships at SUNY are an important source, accounting for 36 percent of aid.

D. Average amounts of assistance by program, as shown in Tables 25-29.

Average amounts of aid from grants, loans, and employment tend to reflect financial need and attendance costs. The averages for need-based programs are typically higher at the nonpublic institutions. Changes in average awards, for the three-year period, tend to reflect funding and program changes. Thus, institutional, TAP, and Pell grant averages for undergraduates increased on a statewide basis. The TAP averages are lower than those reported in Section III because the latter include all institutions.

The observations above and the analysis of the HEDS data should be considered in the context of certain limitations. First, the data are in aggregate format and do not fully reflect such factors as the levels of family income represented or the degree to which students participate in all programs. Second, institutional student aid policies are not evident Institutions vary in the use of aid which they directly administer, such as the Federal campus-based programs. Student aid packaging priorities are related to the kinds of students served, amounts of funds available, admission practices and a number of other considerations. Further, the data supplied by the institutions have been accepted as provided, except where obvious editing was required. Instances of omissions, errors, and incomplete data affect the reports.

There is an additional kind of data obtained from the student aid reports in the Higher Education Data System which is not included in this report. This set of data deals with family income, which is an eligibility criterion for all major governmental and most institutional student aid programs. Family income is used to determine financial need, the difference between educational costs and the family's expected contribution. In assessing the role of student aid in financing higher education and in promoting access and choice, there is considerable interest in the degree to which students from different family income levels are represented in various categories of institutions. How diverse are institutions with respect to socio-economic status of their student bodies? The question is not easily answered, unfortunately, for a number of reasons. A major consideration is the availability of data. Family income data are available only from the applications of those students seeking and receiving assistance. Conclusions or assumptions about income distributions must be confined to the populations represented by available data. Another consideration is the diversity of sources of income data. There is not a single application form which is used for all financial aid programs by all students. While a high number of colleges in the State use the Financial Aid Form (FAF) of the College Scholarship Service, not all aid applicants or recipients apply for aid under the various programs for which the form is ap-

plicable. For example, a student who applies only for a TAP award will submit different income information than that supplied through FAF. The logistics of attempting to collect complete and uniform income information for all students are so formidable as to prevent accomplishment to date. Through the Higher Education Data System, however, the degree-granting institutions report the same income data submitted for purposes of participation in the three Federal campus-based programs. The income data include the category of applicants who were enrolled as half-time or full-time students.

In accordance with the 1984 Regents Statewide Plan for the Development of Postsecondary Education, the Education Department will report annually on the use of a net cost of attendance model as an indicator of the effective use of resources. The purpose of the model is not to portray the actual operation of the student aid system or its adequacy but rather, in broad terms, to examine the effect of student aid on student choice and access. Through the collection of data on student aid and attendance costs for various categories of institutions, it is possible for the model to show how attendance costs from various income levels can or may not be met through the use of various financial programs. The model can thus be used to show how access may be affected by changes in the proportions of attendance costs that are offset by student aid. The data on family income will, to the extent possible, supplement the observations afforded by the net cost model.

The HEDS data reported for 1985-86 represent the fifth year of comparative data. Annual surveys and reports for subsequent years should help provide a basis for decisions about the direction of student aid programs.

These data can be used in planning the direction of support of postsecondary education. More precisely, in consideration of fiscal and educational policy issues, the State's student aid policy can be reviewed with particular attention to the following objectives:

1. The need to establish goals for the State's student aid programs and methods for setting priorities among these goals so that the State's programs, in tandem with Federal programs, will promote maximum effectiveness of State funding.

2. The determination of how, and to what extent, existing Federal, State, and institutional aid programs work together to meet student financial need and postsecondary costs.

3. The identification of alternative ways through which existing programs and available resources can best serve the needs of students and their families, the institutions, and the State.

New York has the largest student financial aid programs in the nation and its students receive the largest amounts of assistance under Federal programs.

In the present period of change and uncertainty, it is essential that the State maintain and improve its position through a review effort. This activity would provide the State with the means to develop policy which would implement purposes of State programs with those of the Federal government and the institutions.

Table 11
New York State Total: Graduate Aid Awarded and Aid Recipients by Source of Aid Degree Granting Colleges

Student Aid Source	Dollars Awarded			% Chs. 1983-4/	Aid Recipients			% Chs. 1983-4/
	1983-4	1984-5	1985-6	1985-6	1983-4	1984-5	1985-6	1985-6
GRANTS	$109,591,567	$119,920,194	$133,059,920	21.4				
1. Institutional Grants								
a. Unrestricted Funds	57,593,398	65,653,678	74,191,604	28.8	24,855	23,951	20,748	-16.5
b. Restricted Funds	18,781,500	21,803,978	25,248,412	34.4	6,414	6,864	6,981	8.8
2. Provided by External Gifts	17,181,268	18,371,999	21,388,949	24.5	4,219	3,878	4,114	-2.5
3. New York State								
a. TAP/STAP	4,950,341	4,497,709	4,077,186	-17.6	13,922	12,634	11,416	-18.0
b. Regents Scholarships	1,004,056	993,855	1,608,184	60.2	538	515	911	69.3
c. HEOP, EOP, SEEK	--	--	--	--	-	-	-	-
d. Other New York State	--	--	--	--	-	-	-	-
4. Pell Grants	--	--	--	--	-	-	-	-
5. SEOG	--	--	--	--	-	-	-	-
6. Other Governments' Grants	10,081,004	8,598,975	6,545,585	-35.1	1,560	1,491	1,061	-32.0
LOANS	256,390,077	269,170,927	272,708,860	6.4				
1. National Direct Student Loans (NDSL)	13,832,776	13,440,436	14,863,871	7.5	8,145	8,023	8,232	1.1
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	189,485,926	196,881,402	187,772,008	-0.9	51,311	53,102	50,054	-2.4
b. Administered by Other States	29,457,852	29,825,216	33,330,716	13.1	7,243	9,139	7,337	1.3
3. Institutionally Funded	8,723,091	6,545,692	7,289,778	-16.4	3,358	2,902	3,133	-6.7
4. Other Loans	14,890,432	22,478,181	29,452,487	97.8	3,685	4,526	5,142	39.5
STUDENT ASSISTANTSHIPS	66,358,683	77,658,246	78,165,684	17.8	13,561	13,991	13,154	-3.0
WAGES PAID TO STUDENTS	28,261,923	32,884,494	35,017,647	23.9				
1. From Unrestricted Funds	10,443,274	13,995,755	17,106,240	63.8	1,092	2,656	2,721	149.2
2. From Restricted Funds	7,428,854	8,210,324	7,310,608	-1.6	967	795	318	-67.1
3. College Work-Study Program	10,389,795	10,678,415	10,600,799	2.0	5,506	5,813	5,780	5.0
a. Federal Contribution	7,322,461	7,580,483	7,712,633	5.3				
b. Institutional Contribution	3,067,334	3,097,932	2,888,166	-5.8				
ALL OTHER STUDENT AID	326,920	436,885	162,823	-50.2	104	391	73	-29.8
TOTAL STUDENT FINANCIAL AID	$460,929,170	$500,070,746	$519,114,934	12.6				

NYSED: Office of Postsecondary Policy Analysis/HEDS (06/26/87).

Table 12
State University of New York: Undergraduate Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chs. 1983-4/ 1985-6	Aid Recipients			% Chs. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
GRANTS	$199,652,198	$208,044,040	$213,921,971	7.1				
1. Institutional Grants								
a. Unrestricted Funds	3,835,951	3,465,031	3,856,932	0.5	4,257	4,172	4,339	1.9
b. Restricted Funds	2,561,486	2,921,429	2,742,502	7.1	5,978	7,345	7,167	19.9
2. Provided by External Gifts	4,370,230	4,351,912	4,345,964	4.0	7,245	7,212	6,364	-12.2
3. New York State								
a. TAP/STAP	77,367,390	81,051,117	75,909,838	-1.9	114,340	114,934	107,195	-6.2
b. Regents Scholarships	6,450,651	7,194,866	7,617,264	18.1	26,439	28,463	28,069	6.2
c. HEOP, EOP, SEEK	6,293,269	7,188,133	7,347,828	16.8	12,565	13,100	10,722	-14.7
d. Other New York State	92,510	62,640	135,731	46.7	188	125	251	33.5
4. Pell Grants	90,625,410	92,496,266	102,635,783	13.3	90,229	85,505	81,796	-9.3
5. SEOG	6,219,950	6,071,325	6,356,272	5.4	12,988	13,717	13,371	2.9
6. Other Governments' Grants	1,835,351	3,241,321	2,573,857	40.2	1,215	1,437	1,550	27.6
LOANS	206,230,330	211,412,197	203,373,873	-1.4				
1. National Direct Student Loans (NDSL)	14,476,531	14,229,465	14,596,018	0.8	17,929	17,133	17,070	-4.8
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	183,692,001	192,366,229	183,613,176	- -	98,043	101,883	96,681	-1.4
b. Administered by Other States	6,984,124	3,969,163	4,373,896	-37.4	3,312	1,900	1,953	-41.0
3. Institutionally Funded	239,597	178,586	204,435	-14.7	142	125	606	326.8
4. Other Loans	838,077	668,754	586,348	-30.0	704	551	473	-32.8
STUDENT ASSISTANTSHIPS	5,715,293	4,888,475	5,855,560	2.5	5,848	4,253	6,710	14.7
WAGES PAID TO STUDENTS	20,121,529	21,845,913	21,392,566	6.3				
1. From Unrestricted Funds	5,538,819	8,024,589	7,086,589	27.9	11,648	13,238	12,725	9.2
2. From Restricted Funds	1,464,914	1,583,706	1,929,158	31.7	2,254	2,919	2,544	12.9
3. College Work-Study Program	13,117,796	12,237,618	12,376,819	-5.6	18,232	17,751	17,541	-3.8
a. Federal Contribution	10,276,625	9,637,162	9,714,493	-5.5				
b. Institutional Contribution	2,841,171	2,600,456	2,662,326	-6.3				
ALL OTHER STUDENT AID	658,973	707,462	1,013,936	53.9	653	744	998	52.8
TOTAL STUDENT FINANCIAL AID	432,378,323	446,898,087	445,557,906	3.0				

Table 13
State University of New York: Graduate Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chs. 1983-4/ 1985-6	Aid Recipients			% Chs. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
GRANTS	$18,667,462	$20,244,045	$23,025,003	23.3				
1. Institutional Grants								
a. Unrestricted Funds	9,160,569	10,953,763	13,055,280	42.5	8,612	8,532	7,730	-10.2
b. Restricted Funds	3,132,001	3,364,788	3,652,065	16.6	2,328	2,325	2,591	11.3
2. Provided by External Gifts	2,564,254	2,230,215	3,004,907	17.2	476	496	862	81.1
3. New York State								
a. TAP/STAP	1,732,935	1,583,240	1,511,761	-12.8	4,638	4,290	4,155	-10.4
b. Regents Scholarships	320,406	294,474	698,974	118.2	219	214	426	94.5
c. HEOP, EOP, SEEK	--	--	--	--	-	-	-	-
d. Other New York State	--	--	--	--	-	-	-	-
4. Pell Grants	--	--	--	--	-	-	-	-
5. SEOG	--	--	--	--	-	-	-	-
6. Other Governments' Grants	1,757,297	1,817,565	1,102,016	-37.3	220	248	189	-14.1
LOANS	40,480,997	42,746,579	43,249,491	6.8				
1. National Direct Student Loans (NDSL)	2,275,712	1,443,881	2,277,287	0.1	1,341	987	1,422	6.0
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	34,180,540	36,797,138	35,806,773	4.8	9,946	10,622	10,204	2.6
b. Administered by Other States	1,685,516	1,855,791	1,610,783	-4.4	470	439	384	-18.3
3. Institutionally Funded	265,577	151,929	324,320	22.1	308	225	361	17.2
4. Other Loans	2,073,652	2,497,840	3,230,328	55.8	837	926	839	0.2
STUDENT ASSISTANTSHIPS	32,595,613	37,321,171	37,930,537	16.4	6,867	7,346	6,767	-1.5
WAGES PAID TO STUDENTS	2,140,974	2,155,949	2,186,513	2.1				
1. From Unrestricted Funds	137,497	117,632	216,594	57.5	183	172	228	24.6
2. From Restricted Funds	801,155	723,174	853,875	6.6	305	249	232	-23.9
3. College Work-Study Program	1,202,322	1,315,143	1,116,044	-7.2	1,053	1,103	917	-12.9
a. Federal Contribution	872,940	987,833	903,896	3.5				
b. Institutional Contribution	329,382	327,310	212,148	-35.6				
ALL OTHER STUDENT AID	2,000	32,489	35,250	1662.5	15	28	30	100.0
TOTAL STUDENT FINANCIAL AID	$93,887,046	$102,500,233	$106,426,794	13.4				

Table 14
The City University of New York: Undergraduate Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chs. 1983-4/ 1985-6	Aid Recipients			% Chs. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
A. GRANTS	$165,849,537	$163,354,250	$170,528,414	2.8				
1. Institutional Grants								
a. Unrestricted Funds	4,632,000	4,593,916	3,216,478	-30.6	-	-	-	-
b. Restricted Funds	3,597,807	2,239,469	5,968,303	65.9	5,665	-	-	-100.0
2. Provided by External Gifts	420,000	762,000	790,388	88.2	-	-	-	-
3. New York State								
a. TAP/STAP	61,940,442	60,468,821	56,898,141	-8.1	82,202	78,493	74,533	-9.3
b. Regents Scholarships	918,257	1,592,230	1,731,675	88.6	3,933	5,589	5,699	44.9
c. HEOP, EOP, SEEK	7,711,939	6,810,032	6,990,261	-9.5	12,752	11,562	11,175	-12.4
d. Other New York State	550	550	- -	-100.0	1	1	-	-100.0
4. Pell Grants	83,009,988	83,491,612	91,135,175	9.8	82,351	77,005	71,636	-13.0
5. SEOG	3,618,554	3,395,620	3,455,381	-4.5	6,367	6,818	7,041	10.6
6. Other Governments' Grants	- -	- -	352,612	- -	-	-	-	-
B. LOANS	53,398,417	53,586,546	54,835,168	2.7				
1. National Direct Student Loans (NDSL)	4,306,589	2,547,948	3,403,053	-21.0	4,391	3,353	3,596	-18.1
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	48,908,715	50,916,599	51,402,090	5.1	25,632	26,415	27,095	5.7
b. Administered by Other States	- -	- -	- -	- -	-	-	-	-
3. Institutionally Funded	- -	- -	- -	- -	-	-	-	-
4. Other Loans	183,113	121,999	30,025	-83.6	162	117	29	-82.1
C. STUDENT ASSISTANTSHIPS	- -	- -	- -	- -	-	-	-	-
D. WAGES PAID TO STUDENTS	10,454,584	8,236,870	7,972,105	-23.7				
1. From Unrestricted Funds	- -	- -	- -	- -	-	-	-	-
2. From Restricted Funds	- -	- -	- -	- -	-	-	-	-
3. College Work-Study Program	10,454,584	8,236,870	7,972,105	-23.7	10,659	7,473	6,425	-39.7
a. Federal Contribution	8,197,849	6,428,987	6,157,385	-24.9				
b. Institutional Contribution	2,256,735	1,807,883	1,814,720	-19.6				
E. ALL OTHER STUDENT AID	- -	31,700	- -	- -	-	206	-	-
F. TOTAL STUDENT FINANCIAL AID	229,702,538	225,209,366	233,335,687	1.6				

Table 15
The City University of New York: Graduate Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chg. 1983-4/	Aid Recipients			% Chg. 1983-4/
	1983-4	1984-5	1985-6	1985-6	1983-4	1984-5	1985-6	1985-6
A. GRANTS	$1,166,442	$1,764,379	$2,085,335	78.8				
1. Institutional Grants								
a. Unrestricted Funds	400,000	1,009,403	1,237,591	209.4	-	-	-	-
b. Restricted Funds	--	--	--	--	-	-	-	-
2. Provided by External Gifts	265,000	317,000	438,000	65.3	-	-	-	-
3. New York State								
a. TAP/STAP	459,442	409,476	320,947	-30.1	1,306	1,185	940	-28.0
b. Regents Scholarships	26,000	28,500	88,797	241.5	7	7	57	714.3
c. HEOP, EOP, SEEK	--	--	--	--	-	-	-	-
d. Other New York State	--	--	--	--	-	-	-	-
4. Pell Grants	--	--	--	--	-	-	-	-
5. SEOG	--	--	--	--	-	-	-	-
6. Other Governments' Grants	16,000	--	--	-100.0	-	-	-	-
B. LOANS	12,327,077	14,292,170	14,658,021	18.9				
1. National Direct Student Loans (NDSL)	745,140	1,170,807	1,929,408	158.9	397	803	917	131.0
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	11,554,762	13,121,363	12,728,613	10.2	3,479	3,828	3,680	5.8
b. Administered by Other States	--	--	--	--	-	-	-	-
3. Institutionally Funded	--	--	--	--	-	-	-	-
4. Other Loans	27,175	--	--	-100.0	27	-	-	-100.0
C. STUDENT ASSISTANTSHIPS	--	--	--	--	-	-	-	-
D. WAGES PAID TO STUDENTS	553,751	819,332	773,848	39.7				
1. From Unrestricted Funds	--	--	--	--	-	-	-	-
2. From Restricted Funds	--	--	--	--	-	-	-	-
3. College Work-Study Program	553,751	819,332	773,848	39.7	239	700	526	120.1
a. Federal Contribution	438,860	653,270	609,118	38.8				
b. Institutional Contribution	114,891	166,062	164,730	43.4				
E. ALL OTHER STUDENT AID	--	--	--	--	-	-	-	-
F. TOTAL STUDENT FINANCIAL AID	$14,047,270	$16,875,881	$17,517,204	24.7				

Table 16
Independent Institutions: Undergraduate
Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chs. 1983-4/	Aid Recipients			% Chs. 1983-4/
	1983-4	1984-5	1985-6	1985-6	1983-4	1984-5	1985-6	1985-6
A. GRANTS	$447,946,504	$513,591,661	$536,294,980	19.7				
1. Institutional Grants								
a. Unrestricted Funds	132,399,494	149,371,513	171,968,734	29.9	74,543	75,015	78,564	5.4
b. Restricted Funds	38,461,815	41,074,395	46,039,384	19.7	23,822	23,475	25,049	5.2
2. Provided by External Gifts	13,138,255	14,998,954	15,115,609	15.1	10,174	13,343	10,846	6.6
3. New York State								
a. TAP/STAP	126,584,610	168,065,172	156,944,574	24.0	94,327	96,878	91,938	-2.5
b. Regents Scholarships	7,631,394	8,740,995	9,653,801	26.5	31,470	32,684	32,878	4.5
c. HEOP, EOP, SEEK	6,837,082	7,233,113	8,154,670	19.3	7,247	6,340	6,616	-8.7
d. Other New York State	52,382	48,474	81,863	56.3	115	97	154	33.9
4. Pell Grants	91,595,949	89,568,195	97,281,167	6.2	77,037	70,715	69,350	-10.0
5. SEOG	15,115,978	16,566,342	18,255,502	20.8	23,245	22,473	24,233	4.3
6. Other Governments' Grants	16,129,545	17,924,508	12,799,676	-20.6	4,202	4,754	3,619	-13.9
B. LOANS	326,883,664	338,135,766	337,638,610	3.3				
1. National Direct Student Loans (NDSL)	29,463,044	29,515,656	31,981,030	8.5	30,872	30,490	31,449	1.9
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	242,290,300	250,011,832	242,464,920	0.1	108,739	111,800	107,833	-0.8
b. Administered by Other States	50,542,966	53,420,580	57,301,841	13.4	21,283	24,488	23,189	9.0
3. Institutionally Funded	2,825,264	3,530,637	4,268,221	51.1	2,685	3,120	3,471	29.3
4. Other Loans	1,762,090	1,657,061	1,622,598	-7.9	1,315	1,360	1,252	-4.8
C. STUDENT ASSISTANTSHIPS	4,281,191	5,214,695	5,461,544	27.6	2,834	3,567	3,548	25.2
D. WAGES PAID TO STUDENTS	50,507,806	52,452,126	52,776,006	4.5				
1. From Unrestricted Funds	22,769,445	26,484,394	24,769,793	8.8	16,638	30,113	27,144	63.1
2. From Restricted Funds	2,003,169	1,377,038	2,359,133	17.8	1,920	1,038	1,484	-22.7
3. College Work-Study Program	25,735,192	24,590,694	25,647,080	-0.3	31,945	28,988	31,458	-1.5
a. Federal Contribution	16,868,876	16,151,491	16,806,039	-0.4				
b. Institutional Contribution	8,866,316	8,439,203	8,841,041	-0.3				
E. ALL OTHER STUDENT AID	898,138	4,196,285	4,197,354	367.3	564	2,739	2,130	277.7
F. TOTAL STUDENT FINANCIAL AID	830,517,303	913,590,533	936,368,494	12.7				

Table 17
Independent Institutions: Graduate
Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chs. 1983-4/	Aid Recipients			% Chs. 1983-4/
	1983-4	1984-5	1985-6	1985-6	1983-4	1984-5	1985-6	1985-6
GRANTS	$89,754,727	$97,845,821	$107,876,784	20.2				
1. Institutional Grants								
a. Unrestricted Funds	48,032,829	53,629,862	59,831,333	24.6	16,243	15,399	12,992	-20.0
b. Restricted Funds	15,649,499	18,439,190	21,596,347	38.0	4,086	4,539	4,390	7.4
2. Provided by External Gifts	14,352,014	15,824,784	17,946,042	25.0	3,743	3,382	3,252	-13.1
3. New York State								
a. TAP/STAP	2,755,028	2,499,694	2,239,080	-18.7	7,973	7,147	6,307	-20.9
b. Regents Scholarships	657,650	670,881	820,413	24.7	312	294	428	37.2
c. HEOP, EOP, SEEK	--	--	--	--	-	-	-	-
d. Other New York State	--	--	--	--	-	-	-	-
4. Pell Grants	--	--	--	--	-	-	-	-
5. SEOG	--	--	--	--	-	-	-	-
6. Other Governments' Grants	8,307,707	6,781,410	5,443,569	-34.5	1,340	1,243	872	-34.9
LOANS	203,517,603	211,884,878	214,447,548	5.4				
1. National Direct Student Loans (NDSL)	10,798,024	10,765,748	10,576,376	-2.1	6,398	6,203	5,850	-8.6
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	143,719,124	146,860,101	139,061,122	-3.2	37,875	38,628	36,131	-4.6
b. Administered by Other States	27,753,336	27,884,925	31,622,433	13.9	6,769	8,682	6,933	2.4
3. Institutionally Funded	8,457,514	6,393,763	6,965,458	-17.6	3,050	2,677	2,772	-9.1
4. Other Loans	12,789,605	19,980,341	26,222,159	105.0	2,821	3,600	4,303	52.5
STUDENT ASSISTANTSHIPS	33,753,070	40,337,075	40,235,147	19.2	6,689	6,645	6,387	-4.5
WAGES PAID TO STUDENTS	25,567,198	29,909,213	32,053,503	25.4				
1. From Unrestricted Funds	10,305,777	13,878,123	16,889,646	63.9	909	2,484	2,493	174.3
2. From Restricted Funds	6,627,699	7,487,150	6,456,733	-2.6	662	546	86	-87.0
3. College Work-Study Program	8,633,722	8,543,940	8,707,124	0.9	4,214	4,010	4,334	2.8
a. Federal Contribution	6,010,661	5,939,380	6,196,971	3.1				
b. Institutional Contribution	2,623,061	2,604,560	2,510,153	-4.3				
ALL OTHER STUDENT AID	324,920	404,396	127,573	-60.7	89	363	43	-51.7
TOTAL STUDENT FINANCIAL AID	$352,917,518	$380,381,383	$394,740,555	11.9				

Table 18
Proprietary Colleges Undergraduate
Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chs. 1983-4/	Aid Recipients			% Chs. 1983-4/
	1983-4	1984-5	1985-6	1985-6	1983-4	1984-5	1985-6	1985-6
GRANTS	$48,098,055	$49,843,413	$50,961,557	6.0				
1. Institutional Grants								
a. Unrestricted Funds	261,393	1,214,945	1,422,681	444.3	328	598	630	92.1
b. Restricted Funds	132,392	89,900	225,587	48.0	195	130	185	-5.1
2. Provided by External Gifts	129,203	88,630	71,287	-44.8	188	84	65	-65.4
3. New York State								
a. TAP/STAP	28,521,263	29,176,868	27,719,784	-2.8	21,763	22,011	20,859	-4.2
b. Regents Scholarships	65,073	149,103	214,309	229.3	266	401	500	88.0
c. HEOP, EOP, SEEK	5,030	1,737	25,825	413.4	12	5	18	50.0
d. Other New York State	14,300	8,433	15,491	8.3	26	16	33	26.9
4. Pell Grants	18,256,803	18,373,856	20,385,865	11.7	17,423	16,424	16,313	-6.4
5. SEOG	416,227	541,446	702,838	68.9	662	1,018	1,144	72.8
6. Other Governments' Grants	276,371	198,495	177,890	-35.6	397	259	218	-45.1
LOANS	35,706,707	42,938,637	44,502,342	24.6				
1. National Direct Student Loans (NDSL)	247,276	163,541	209,732	-15.2	374	331	381	1.9
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	33,485,917	40,416,188	41,820,561	24.9	16,755	19,708	19,790	18.1
b. Administered by Other States	1,973,514	2,258,908	2,472,049	25.3	903	958	1,040	15.2
3. Institutionally Funded	--	100,000	--	--	-	200	-	-
4. Other Loans	--	--	--	--	-	-	-	-
STUDENT ASSISTANTSHIPS	184,636	188,902	377,454	104.4	303	330	410	35.3
WAGES PAID TO STUDENTS	470,495	635,265	537,796	14.3				
1. From Unrestricted Funds	141,708	366,600	263,811	86.2	121	252	235	94.2
2. From Restricted Funds	--	4,160	4,160	--	-	25	25	-
3. College Work-Study Program	328,787	264,505	269,825	-17.9	360	321	308	-14.4
a. Federal Contribution	248,604	200,421	187,179	-24.7				
b. Institutional Contribution	80,183	64,084	82,646	3.1				
ALL OTHER STUDENT AID	5,850	53,666	1,950	-66.7	18	70	3	-83.3
TOTAL STUDENT FINANCIAL AID	84,465,743	93,659,883	96,381,099	14.1				

Table 19
Proprietary Colleges Graduate
Aid Awarded and Aid Recipients by Source of Aid

Student Aid Source	Dollars Awarded			% Chs. 1983-4/ 1985-6	Aid Recipients			% Chs. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
GRANTS	$2,936	$65,949	$72,798	2379.5				
1. Institutional Grants								
a. Unrestricted Funds	--	60,650	67,400	--	-	20	26	-
b. Restricted Funds	--	--	--	--	-	-	-	-
2. Provided by External Gifts	--	--	--	--	-	-	-	-
3. New York State								
a. TAP/STAP	2,936	5,299	5,398	83.9	5	12	14	180.0
b. Regents Scholarships	--	--	--	--	-	-	-	-
c. HEOP, EOP, SEEK	--	--	--	--	-	-	-	-
d. Other New York State	--	--	--	--	-	-	-	-
4. Pell Grants	--	--	--	--	-	-	-	-
5. SEOG	--	--	--	--	-	-	-	-
6. Other Governments' Grants	--	--	--	--	-	-	-	-
LOANS	64,400	247,300	353,800	449.4				
1. National Direct Student Loans (NDSL)	13,900	60,000	80,800	481.3	9	30	43	377.8
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	31,500	102,800	175,500	457.1	11	24	39	254.5
b. Administered by Other States	19,000	84,500	97,500	413.2	4	18	20	400.0
3. Institutionally Funded	--	--	--	--	-	-	-	-
4. Other Loans	--	--	--	--	-	-	-	-
STUDENT ASSISTANTSHIPS	10,000	--	--	-100.0	5	-	-	-100.0
WAGES PAID TO STUDENTS	--	--	3,783	--				
1. From Unrestricted Funds	--	--	--	--	-	-	-	-
2. From Restricted Funds	--	--	--	--	-	-	-	-
3. College Work-Study Program	--	--	3,783	--	-	-	3	-
a. Federal Contribution	--	--	2,648	--				
b. Institutional Contribution	--	--	1,135	--				
ALL OTHER STUDENT AID	--	--	--	--	-	-	-	-
TOTAL STUDENT FINANCIAL AID	$77,336	$313,249	$430,381	456.5				

Table 20
New York State Total
Percentage Distribution of Aid by Source

Source of Aid	Undergraduate			Graduate		
	1983-4	1984-5	1985-6	1983-4	1984-5	1985-6
A. GRANTS	54.6%	55.7%	56.8%	23.8%	24.0%	25.6%
1. Institutional Grants	11.8	12.2	13.8	16.6	17.5	19.2
a. Unrestricted Funds	8.9	9.5	10.6	12.5	13.1	14.3
b. Restricted Funds	2.8	2.8	3.2	4.1	4.4	4.9
2. Provided by External Gifts	1.1	1.2	1.2	3.7	3.7	4.1
3. New York State						
a. TAP/STAP	18.7	20.2	18.6	1.1	0.9	0.8
b. Regents Scholarships	1.0	1.1	1.1	0.2	0.2	0.3
c. HEOP, EOP, SEEK	1.3	1.3	1.3	0.0	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0	0.0	0.0
4. Pell Grants	18.0	16.9	18.2	0.0	0.0	0.0
5. SEOG	1.6	1.6	1.7	0.0	0.0	0.0
6. Other Governments' Grants	1.2	1.3	0.9	2.2	1.7	1.3
B. LOANS	39.5	38.5	37.5	55.6	53.8	52.5
1. National Direct Student Loans (NDSL)	3.1	2.8	2.9	3.0	2.7	2.9
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)						
a. Administered by New York State	32.2	31.8	30.4	41.1	39.4	36.2
b. Administered by Other States	3.8	3.6	3.8	6.4	6.0	6.4
3. Institutionally Funded	0.2	0.2	0.3	1.9	1.3	1.4
4. Other Loans	0.2	0.1	0.1	3.2	4.5	5.7
C. STUDENT ASSISTANTSHIPS	0.6	0.6	0.7	14.4	15.5	15.1
D. WAGES PAID TO STUDENTS	5.2	5.0	4.8	6.1	6.6	6.7
1. From Unrestricted Funds	1.8	2.1	1.9	2.3	2.8	3.3
2. From Restricted Funds	0.2	0.2	0.3	1.6	1.6	1.4
3. College Work-Study Program	3.1	2.7	2.7	2.3	2.1	2.0
a. Federal Contribution	2.3	1.9	1.9	1.6	1.5	1.5
b. Institutional Contribution	0.9	0.8	0.8	0.7	0.6	0.6
E. ALL OTHER STUDENT AID	0.1	0.2	0.2	0.1	0.1	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 21
State University of New York
Percentage Distribution of Aid by Source

Source of Aid	Undergraduate			Graduate		
	1983-4	1984-5	1985-6	1983-4	1984-5	1985-6
A. GRANTS	46.2%	46.6%	48.0%	19.9%	19.8%	21.6%
1. Institutional Grants	1.5	1.4	1.5	13.1	14.0	15.7
a. Unrestricted Funds	0.9	0.8	0.9	9.8	10.7	12.3
b. Restricted Funds	0.6	0.7	0.6	3.3	3.3	3.4
2. Provided by External Gifts	1.0	1.0	1.0	2.7	2.2	2.8
3. New York State						
a. TAP/STAP	17.9	18.1	17.0	1.8	1.5	1.4
b. Regents Scholarships	1.5	1.6	1.7	0.3	0.3	0.7
c. HEOP, EOP, SEEK	1.5	1.6	1.6	0.0	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0	0.0	0.0
4. Pell Grants	21.0	20.7	23.0	0.0	0.0	0.0
5. SEOG	1.4	1.4	1.5	0.0	0.0	0.0
6. Other Governments' Grants	0.4	0.7	0.6	1.9	1.8	1.0
B. LOANS	47.7	47.3	45.6	43.1	41.7	40.6
1. National Direct Student Loans (NDSL)	3.3	3.2	3.3	2.4	1.4	2.1
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)						
a. Administered by New York State	42.5	43.0	41.2	36.4	35.9	33.6
b. Administered by Other States	1.6	0.9	1.0	1.8	1.8	1.5
3. Institutionally Funded	0.1	0.0	0.0	0.3	0.1	0.3
4. Other Loans	0.2	0.1	0.1	2.2	2.4	3.0
C. STUDENT ASSISTANTSHIPS	1.3	1.1	1.3	34.7	36.4	35.6
D. WAGES PAID TO STUDENTS	4.7	4.9	4.8	2.3	2.1	2.1
1. From Unrestricted Funds	1.3	1.8	1.6	0.1	0.1	0.2
2. From Restricted Funds	0.3	0.4	0.4	0.9	0.7	0.8
3. College Work-Study Program	3.0	2.7	2.8	1.3	1.3	1.0
a. Federal Contribution	2.4	2.2	2.2	0.9	1.0	0.8
b. Institutional Contribution	0.7	0.6	0.6	0.4	0.3	0.2
E. ALL OTHER STUDENT AID	0.2	0.2	0.2	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 22
The City University of New York
Percentage Distribution of Aid by Source

Source of Aid	Undergraduate			Graduate		
	1983-4	1984-5	1985-6	1983-4	1984-5	1985-6
A. GRANTS	72.2%	72.5%	73.1%	8.3%	10.5%	11.9%
1. Institutional Grants	3.6	3.0	3.9	2.8	6.0	7.1
a. Unrestricted Funds	2.0	2.0	1.4	2.8	6.0	7.1
b. Restricted Funds	1.6	1.0	2.6	0.0	0.0	0.0
2. Provided by External Gifts	0.2	0.3	0.3	1.9	1.9	2.5
3. New York State						
a. TAP/STAP	27.0	26.9	24.4	3.3	2.4	1.8
b. Regents Scholarships	0.4	0.7	0.7	0.2	0.2	0.5
c. HEOP, EOP, SEEK	3.4	3.0	3.0	0.0	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0	0.0	0.0
4. Pell Grants	36.1	37.1	39.1	0.0	0.0	0.0
5. SEOG	1.6	1.5	1.5	0.0	0.0	0.0
6. Other Governments' Grants	0.0	0.0	0.2	0.1	0.0	0.0
B. LOANS	23.2	23.8	23.5	87.8	84.7	83.7
1. National Direct Student Loans (NDSL)	1.9	1.1	1.5	5.3	6.9	11.0
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)						
a. Administered by New York State	21.3	22.6	22.0	82.3	77.8	72.7
b. Administered by Other States	0.0	0.0	0.0	0.0	0.0	0.0
3. Institutionally Funded	0.0	0.0	0.0	0.0	0.0	0.0
4. Other Loans	0.1	0.1	0.0	0.2	0.0	0.0
C. STUDENT ASSISTANTSHIPS	0.0	0.0	0.0	0.0	0.0	0.0
D. WAGES PAID TO STUDENTS	4.6	3.7	3.4	3.9	4.9	4.4
1. From Unrestricted Funds	0.0	0.0	0.0	0.0	0.0	0.0
2. From Restricted Funds	0.0	0.0	0.0	0.0	0.0	0.0
3. College Work-Study Program	4.6	3.7	3.4	3.9	4.9	4.4
a. Federal Contribution	3.6	2.9	2.6	3.1	3.9	3.5
b. Institutional Contribution	1.0	0.8	0.8	0.8	1.0	0.9
E. ALL OTHER STUDENT AID	0.0	0.0	0.0	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 23
Independent Institutions
Percentage Distribution of Aid by Source

Source of Aid	Undergraduate			Graduate		
	1983-4	1984-5	1985-6	1983-4	1984-5	1985-6
A. GRANTS	53.9%	56.3%	57.4%	25.4%	25.7%	27.3%
1. Institutional Grants	20.6	20.9	23.3	18.0	18.9	20.6
a. Unrestricted Funds	15.9	16.4	18.4	13.6	14.1	15.2
b. Restricted Funds	4.6	4.5	4.9	4.4	4.8	5.5
2. Provided by External Gifts	1.6	1.6	1.6	4.1	4.2	4.5
3. New York State						
a. TAP/STAP	15.2	18.4	16.8	0.8	0.7	0.6
b. Regents Scholarships	0.9	1.0	1.0	0.2	0.2	0.2
c. HEOP, EOP, SEEK	0.8	0.8	0.9	0.0	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0	0.0	0.0
4. Pell Grants	11.0	9.8	10.4	0.0	0.0	0.0
5. SEOG	1.8	1.8	2.0	0.0	0.0	0.0
6. Other Governments' Grants	1.9	2.0	1.4	2.4	1.8	1.4
B. LOANS	39.4	37.1	36.1	57.7	55.7	54.3
1. National Direct Student Loans (NDSL)	3.5	3.2	3.4	3.1	2.8	2.7
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)						
a. Administered by New York State	29.2	27.4	25.9	40.7	38.6	35.2
b. Administered by Other States	6.1	5.9	6.1	7.9	7.3	8.0
3. Institutionally Funded	0.3	0.4	0.5	2.4	1.7	1.8
4. Other Loans	0.2	0.2	0.2	3.6	5.3	6.6
C. STUDENT ASSISTANTSHIPS	0.5	0.6	0.6	9.6	10.6	10.2
D. WAGES PAID TO STUDENTS	6.1	5.8	5.6	7.2	7.9	8.1
1. From Unrestricted Funds	2.7	2.9	2.7	2.9	3.6	4.3
2. From Restricted Funds	0.2	0.2	0.3	1.9	2.0	1.6
3. College Work-Study Program	3.1	2.7	2.7	2.4	2.2	2.2
a. Federal Contribution	2.0	1.8	1.8	1.7	1.6	1.6
b. Institutional Contribution	1.1	0.9	0.9	0.7	0.7	0.6
E. ALL OTHER STUDENT AID	0.1	0.2	0.2	0.1	0.1	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 24
Proprietary Colleges
Percentage Distribution of Aid by Source

Source of Aid	Undergraduate			Graduate		
	1983-4	1984-5	1985-6	1983-4	1984-5	1985-6
A. GRANTS	56.9%	53.2%	52.9%	3.8%	21.1%	16.9%
1. Institutional Grants	0.5	1.4	1.7	0.0	19.4	15.7
a. Unrestricted Funds	0.3	1.3	1.5	0.0	19.4	15.7
b. Restricted Funds	0.2	0.1	0.2	0.0	0.0	0.0
2. Provided by External Gifts	0.2	0.1	0.1	0.0	0.0	0.0
3. New York State						
a. TAP/STAP	33.8	31.2	28.8	3.8	1.7	1.3
b. Regents Scholarships	0.1	0.2	0.2	0.0	0.0	0.0
c. HEOP, EOP, SEEK	0.0	0.0	0.0	0.0	0.0	0.0
d. Other New York State	0.0	0.0	0.0	0.0	0.0	0.0
4. Pell Grants	21.6	19.6	21.2	0.0	0.0	0.0
5. SEOG	0.5	0.6	0.7	0.0	0.0	0.0
6. Other Governments' Grants	0.3	0.2	0.2	0.0	0.0	0.0
B. LOANS	42.3	45.8	46.2	83.3	78.9	82.2
1. National Direct Student Loans (NDSL)	0.3	0.2	0.2	18.0	19.2	18.8
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)						
a. Administered by New York State	39.6	43.2	43.4	40.7	32.8	40.8
b. Administered by Other States	2.3	2.4	2.6	24.6	27.0	22.7
3. Institutionally Funded	0.0	0.1	0.0	0.0	0.0	0.0
4. Other Loans	0.0	0.0	0.0	0.0	0.0	0.0
C. STUDENT ASSISTANTSHIPS	0.2	0.2	0.4	12.9	0.0	0.0
D. WAGES PAID TO STUDENTS	0.6	0.7	0.6	0.0	0.0	0.9
1. From Unrestricted Funds	0.2	0.4	0.3	0.0	0.0	0.0
2. From Restricted Funds	0.0	0.0	0.0	0.0	0.0	0.0
3. College Work-Study Program	0.4	0.3	0.3	0.0	0.0	0.9
a. Federal Contribution	0.3	0.2	0.2	0.0	0.0	0.6
b. Institutional Contribution	0.1	0.1	0.1	0.0	0.0	0.3
E. ALL OTHER STUDENT AID	0.0	0.1	0.0	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 25
New York State Total
Average Award by Aid Source for Undergraduate and Graduate Students

Source of Aid	Undergraduate			% Chg. 1983-4/	Graduate			% Chg. 1983-4/
	1983-4	1984-5	1985-6	1985-6	1983-4	1984-5	1985-6	1985-6
	$	$	$	%	$	$	$	%
A. GRANTS								
1. Institutional Grants	1,427	1,620	1,776	24.5	1,870	2,175	2,508	34.1
a. Unrestricted Funds	1,357	1,747	1,928	23.8	1,818	2,111	2,495	37.2
b. Restricted Funds	1,141	1,298	1,385	21.4	2,075	2,398	2,545	22.7
2. Provided by External Gifts	976	933	1,127	15.5	3,986	4,548	4,289	7.6
3. New York State								
a. TAP/STAP	942	1,085	1,078	14.4	356	356	357	0.3
b. Regents Scholarships	243	263	286	17.7	1,866	1,930	1,765	-5.4
c. HEOP, EOP, SEEK	640	685	789	23.3	0	0	0	-
d. Other New York State	484	502	1,009	108.5	0	0	0	-
4. Pell Grants	1,062	1,137	1,303	22.7	0	0	0	-
5. SEOG	583	604	633	8.6	0	0	0	-
6. Other Governments' Grants	3,134	3,312	2,887	-7.9	6,452	5,767	6,169	-4.4
B. LOANS								
1. National Direct Student Loans (NDSL)	900	905	956	6.2	1,698	1,675	1,806	6.4
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	2,040	2,054	2,066	1.3	3,693	3,708	3,751	1.6
b. Administered by Other States	2,334	2,181	2,450	5.0	4,069	3,264	4,472	9.9
3. Institutionally Funded	1,084	1,106	1,097	1.2	2,598	2,256	2,415	-7.0
4. Other Loans	1,234	1,207	1,276	3.4	4,041	4,966	5,647	39.7
C. STUDENT ASSISTANTSHIPS	1,133	1,258	1,096	-3.3	4,441	5,131	5,383	21.2
D. WAGES PAID TO STUDENTS								
1. From Unrestricted Funds	647	717	625	-3.4	1,033	2,865	3,517	240.5
2. From Restricted Funds	612	623	923	50.8	4,707	3,364	3,147	-33.1
3. College Work-Study Program	810	810	825	1.9	1,883	1,771	1,795	-4.7
E. ALL OTHER STUDENT AID	1,266	1,153	1,409	11.3	3,143	1,002	1,945	-38.1

Table 26
State University of New York
Average Award by Aid Source for Undergraduate and Graduate Students

Source of Aid	Undergraduate			% Chs. 1983-4/ 1985-6	Graduate			% Chs. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
	$	$	$	%	$	$	$	%
A. GRANTS								
1. Institutional Grants	620	535	574	-7.4	1,124	1,319	1,619	44.0
a. Unrestricted Funds	899	831	889	-1.1	1,064	1,284	1,689	58.7
b. Restricted Funds	422	398	383	-9.2	1,345	1,447	1,410	4.8
2. Provided by External Gifts	603	603	703	16.6	5,387	4,496	3,486	-35.3
3. New York State								
a. TAP/STAP	677	705	708	4.6	374	369	364	-2.7
b. Regents Scholarships	244	253	271	11.1	1,463	1,376	1,641	12.2
c. HEOP, EOP, SEEK	501	549	685	36.7	0	0	0	-
d. Other New York State	492	501	1,036	110.6	0	0	0	-
4. Pell Grants	1,004	1,082	1,255	25.0	0	0	0	-
5. SEOG	479	443	490	2.3	0	0	0	-
6. Other Governments' Grants	1,511	2,256	1,661	9.9	7,988	7,329	5,831	-27.0
B. LOANS								
1. National Direct Student Loans (NDSL)	806	831	855	6.1	1,697	1,463	1,601	-5.7
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	1,874	1,888	1,899	1.3	3,437	3,464	3,509	2.1
b. Administered by Other States	2,109	2,089	2,240	6.2	3,586	4,227	4,195	17.0
3. Institutionally Funded	1,687	1,429	337	-80.0	862	675	898	4.2
4. Other Loans	1,061	1,214	1,240	16.9	2,477	2,697	3,358	35.6
C. STUDENT ASSISTANTSHIPS	977	1,141	873	-10.6	4,747	5,080	5,605	18.1
D. WAGES PAID TO STUDENTS								
1. From Unrestricted Funds	476	606	557	17.0	751	684	950	26.5
2. From Restricted Funds	650	543	758	16.6	2,627	2,904	3,680	40.1
3. College Work-Study Program	719	689	706	-1.8	1,142	1,192	1,217	6.6
E. ALL OTHER STUDENT AID	1,009	931	1,016	0.7	133	1,160	1,175	783.5

Table 27
The City University of New York
Average Award by Aid Source for Undergraduate and Graduate Students

Source of Aid	Undergraduate			% Chg. 1983-4/ 1985-6	Graduate			% Chg. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
	$	$	$	%	$	$	$	%
A. GRANTS								
1. Institutional Grants	592	154	0	-100.0	0	0	0	-
a. Unrestricted Funds	0	0	0	-	0	0	0	-
b. Restricted Funds	592	154	0	-100.0	0	0	0	-
2. Provided by External Gifts	0	0	0	-	0	0	0	-
3. New York State								
a. TAP/STAP	754	770	763	1.2	352	346	341	-3.1
b. Regents Scholarships	233	285	304	30.5	3,714	4,071	1,558	-58.1
c. HEOP, EOP, SEEK	605	589	625	3.3	0	0	0	-
d. Other New York State	550	550	0	-100.0	0	0	0	-
4. Pell Grants	1,008	1,084	1,272	26.2	0	0	0	-
5. SEOG	543	498	491	-9.6	0	0	0	-
6. Other Governments' Grants	0	0	0	-	0	0	0	-
B. LOANS								
1. National Direct Student Loans (NDSL)	920	760	946	2.8	1,877	1,458	2,104	12.1
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	1,908	1,928	1,897	-0.6	3,321	3,428	3,459	4.2
b. Administered by Other States	0	0	0	-	0	0	0	-
3. Institutionally Funded	0	0	0	-	0	0	0	-
4. Other Loans	1,130	1,043	1,035	-8.4	1,006	0	0	-100.0
C. STUDENT ASSISTANTSHIPS	0	0	0	-	0	0	0	-
D. WAGES PAID TO STUDENTS								
1. From Unrestricted Funds	0	0	0	-	0	0	0	-
2. From Restricted Funds	0	0	0	-	0	0	0	-
3. College Work-Study Program	975	1,102	1,201	23.2	2,076	1,170	1,018	-51.0
E. ALL OTHER STUDENT AID	0	0	0	-	0	0	0	-

Table 28
Independent Colleges
Average Award by Aid Source for Undergraduate and Graduate Students

Source of Aid	Undergraduate			% Chs. 1983-4/ 1985-6	Graduate			% Chs. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
	$	$	$	%	$	$	$	%
A. GRANTS								
1. Institutional Grants	1,563	1,747	1,909	22.1	2,272	2,640	3,035	33.6
a. Unrestricted Funds	1,598	1,795	1,984	24.2	2,217	2,568	2,974	34.1
b. Restricted Funds	1,454	1,594	1,673	15.1	2,491	2,886	3,215	29.1
2. Provided by External Gifts	1,246	1,111	1,376	10.4	3,808	4,556	4,502	18.2
3. New York State								
a. TAP/STAP	1,342	1,735	1,707	27.2	346	350	355	2.6
b. Regents Scholarships	242	267	294	21.5	2,108	2,282	1,917	-9.1
c. HEOP, EOP, SEEK	943	1,141	1,233	30.8	0	0	0	-
d. Other New York State	455	500	998	119.3	0	0	0	-
4. Pell Grants	1,189	1,267	1,403	18.0	0	0	0	-
5. SEOG	650	737	753	15.8	0	0	0	-
6. Other Governments' Grants	3,834	3,770	3,537	-7.7	6,200	5,456	6,243	0.7
B. LOANS								
1. National Direct Student Loans (NDSL)	954	968	1,017	6.6	1,688	1,736	1,808	7.1
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	2,228	2,236	2,249	0.9	3,795	3,802	3,848	1.4
b. Administered by Other States	2,375	2,182	2,471	4.0	4,102	3,212	4,487	9.4
3. Institutionally Funded	1,052	1,132	1,230	16.9	2,773	2,388	2,621	-5.5
4. Other Loans	1,340	1,218	1,296	-3.3	4,534	5,550	6,094	34.4
C. STUDENT ASSISTANTSHIPS	1,511	1,462	1,539	1.9	4,130	5,186	5,147	24.6
D. WAGES PAID TO STUDENTS								
1. From Unrestricted Funds	764	759	632	-14.7	1,090	3,016	3,752	244.2
2. From Restricted Funds	568	859	1,218	114.4	5,665	3,573	1,707	-69.9
3. College Work-Study Program	806	808	815	1.1	2,058	2,036	2,012	-2.2
E. ALL OTHER STUDENT AID	1,592	1,254	1,717	7.9	3,651	990	2,770	-24.1

Table 29
Proprietary Colleges
Average Award by Aid Source for Undergraduate and Graduate Students

Source of Aid	Undergraduate			% Chs. 1983-4/ 1985-6	Graduate			% Chs. 1983-4/ 1985-6
	1983-4	1984-5	1985-6		1983-4	1984-5	1985-6	
	$	$	$	%	$	$	$	%
A. GRANTS								
1. Institutional Grants	791	1,750	1,838	132.4	0	3,033	2,592	-
a. Unrestricted Funds	797	2,032	2,019	153.3	0	3,033	2,592	-
b. Restricted Funds	781	452	1,219	56.1	0	0	0	-
2. Provided by External Gifts	687	1,055	1,097	59.7	0	0	0	-
3. New York State								
a. TAP/STAP	1,311	1,326	1,329	1.4	587	442	386	-34.2
b. Regents Scholarships	245	372	429	75.1	0	0	0	-
c. HEOP, EOP, SEEK	419	347	1,435	242.5	0	0	0	-
d. Other New York State	550	527	861	56.5	0	0	0	-
4. Pell Grants	1,048	1,119	1,250	19.3	0	0	0	-
5. SEOG	629	532	614	-2.4	0	0	0	-
6. Other Governments' Grants	696	766	816	17.2	0	0	0	-
B. LOANS								
1. National Direct Student Loans (NDSL)	661	494	550	-16.8	1,544	2,000	1,879	21.7
2. Federal Guaranteed Loans (GSL/ALAS/PLUS)								
a. Administered by New York State	1,999	2,051	2,113	5.7	2,864	4,283	4,500	57.1
b. Administered by Other States	2,186	2,358	2,377	8.7	4,750	4,694	4,875	2.6
3. Institutionally Funded	0	500	0	-	0	0	0	-
4. Other Loans	0	0	0	-	0	0	0	-
C. STUDENT ASSISTANTSHIPS	609	572	921	51.2	2,000	0	0	-100.0
D. WAGES PAID TO STUDENTS								
1. From Unrestricted Funds	1,171	1,455	1,123	-4.1	0	0	0	-
2. From Restricted Funds	0	166	166	-	0	0	0	-
3. College Work-Study Program	913	824	876	-4.1	0	0	1,261	-
E. ALL OTHER STUDENT AID	325	767	650	100.0	0	0	0	-

APPENDIX

Determination of the Student's Award on the Basis of Tuition Cost and Financial Ability

The minimum and maximum awards for the scholarship and grant programs are established by legislation. Within this range, the tuition assistance awards are determined by the tuition costs of the college attended by the student and by the family net taxable income*. (The Regents scholarship, fellowship, and grant programs have varying limitations with respect to income, tuition, and attendance costs).

These limitations are illustrated for the largest award program, the Tuition Assistance Program. That program presently operates with six schedules of awards. There are two undergraduate schedules for students who are financially dependent or who are financially independent and married or have dependents. Schedule S, with a maximum award of $2,200, is for such students attending nondegree proprietary schools. Schedule T with a maximum award of $2,850, applies to students attending degree-granting institutions and certain nondegree granting institutions which are not-for-profit. The latter are diploma nursing schools and schools of radiology. In addition, Schedule L applies to all graduate and professional students who are financially dependent or are financially independent and married or have dependents.

Adjustments in the net taxable balance are provided, under Schedules S, T and L, where more than one family member is in full-time study at an approved postsecondary institution. Under Schedules S and T, $3,000 is deducted from the net taxable balance for the first additional member and $2,000 for each additional member. Under Schedule L, the net taxable balance is divided by the number of family members in full-time attendance.

After a student has received two full years of payments, remaining TAP payments under Schedules S and T are reduced by $200 per year, except that no student shall receive less than $350 per year if the family net taxable balance is $32,000 or less.

Three additional schedules operate for single, financially independent students without dependents. Schedule M applies to graduate students. Schedule K applies to undergraduate students at degree-granting and certain other not-for-profit institutions. Schedule J applies to undergraduates at nondegree proprietary schools.

*See Table 30 for definition

Table 30
Illustrative Tuition Assistance Program (TAP) Annual Awards for Undergraduate Students at NonDegree Proprietary Schools
Schedule S
1987-88

Net Taxable Balance*	Proprietary Schools (nondegree) Tuition# $2,200 or more
$0- 6,500	$2,200
8,000	2,095
9,000	2,015
12,000	1,755
15,000	1,445
20,000	895
25,000	350
32,000	350
32,001 or more	0

* Net taxable balance, or net taxable income, is the gross income less all allowable exemptions and deductions for State income tax purposes. For the typical two-child family, a net taxable balance of $6,500, for example, is approximately comparable to a gross income of about $12,900 with standard tax deductions for 1986 income.

Table 31
Illustrative Tuition Assistance Program (TAP) Annual Awards for Undergraduate Students of Degree-granting and Institutions
Schedule T
1987-88

Net Taxable Balance	Independent and Proprietary Tuition# $2,850 or more	SUNY Tuition# $1,375	CUNY Tuition# $1,250
$0 - 6,500	$2,850	$1,375	$1,250
8,000	2,745	1,270	1,145
9,000	2,665	1,190	1,065
12,000	2,405	930	805
15,000	2,095	620	495
20,000	1,545	350	350
25,000	995	350	350
29,000	535	350	350
32,000	350	350	350
32,001 or more	0	0	0

Table 32
Illustrative Tuition Assistance Program (TAP) Annual Awards for Graduate Students who are Financially Dependent or are Financially Independent and Married or Have Dependents
Schedule L
1987-88

Net Taxable Balance	Independent SUNY and CUNY
$ 2,000	$1,200
3,000	1,133
6,000	933
9,000	733
12,000	533
15,000	333
20,000	100
20,001 or more	0

Table 33
Illustrative Tuition Assistance Program (TAP) Annual Awards for Single, Financially Independent Graduate Students
1987-88
Schedule M

Taxable Balance	Independent and SUNY and CUNY
$0 - 1,000	$1,200
2,000	950
3,000	700
5,000	200
5,666	100
5,677 or more	0

Table 34
Illustrative Tuition Assistance Program (TAP) Annual Awards for Single, Financially Independent Undergraduate Students
1987-88

Taxable Balance	Independent and Proprietary Colleges Schedule K	SUNY Schedule K	CUNY Schedule K	NonDegree Proprietary Schools Schedule J
$0-3,000	$2,000	$1,375	$1,250	$1,800
5,000	1,400	775	650	1,200
8,000	500	350	350	350
10,000	350	350	350	350
10,001 or more	0	0	0	0